

## PERSONAL INFORMATION

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We collect personal information from you to process your application or to assist you to find suitable product or service from our panel of lenders. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction. We may also use your information to tell you about products or services that we think may interest you.

We may disclose your personal information to entities located in a foreign country outside of Australia. Details of countries where these overseas entities are likely to be located are available in our privacy policy or by contacting us at [info@allcredit.com.au](mailto:info@allcredit.com.au)

## ELECTRONIC MESSAGES

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I/We understand that as part of their commitment to providing me/us with the best possible service. Allcredit Pty Limited may from time to time send me/us electronic messages. I/we understand that these messages will be clearly identified as originating from Allcredit Pty Limited and each communication will provide a clear unsubscribe facility if required. I/we understand that if I/we do not wish to receive these electronic commercial messages we will inform Allcredit Pty Limited by writing or emailing to [info@allcredit.com.au](mailto:info@allcredit.com.au)

## PROVIDING INFORMATION TO A CREDIT REPORTING AGENCY

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I/We acknowledge that Allcredit Pty Limited and/or its employees may give to a credit reporting agency personal information about me/us to obtain a consumer credit report about me/us, or to allow the credit reporting agency to create or maintain a credit information file about me/us. The information that may be given includes: my identification and that credit may have been applied for and the amount and term of the loan.

## THE CREDIT PROVIDER OR LENDER OBTAINING CREDIT INFORMATION

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To enable the credit provider to assess my/our application for personal or commercial credit and to collect overdue payments relating to credit owed by me/us, I/we authorise the credit provider to obtain; from a credit reporting agency, a credit report containing personal or commercial information about me/us in relation to personal or commercial credit provided to me/us; and from a business which provides information about the commercial creditworthiness of person, information about my commercial activities or commercial creditworthiness.

## EXCHANGING INFORMATION WITH OTHER CREDIT PROVIDERS

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I/We agree that Allcredit Pty Limited or the credit provider may exchange information with other credit providers or lenders named either in this application or in a credit report issued by a credit reporting agency or from a business which provides information about the commercial creditworthiness of person which will be used to: assess my application for credit, assist me to meet or avoid default on my credit obligations and notify other credit providers of a default by me/us. I/We agree that you may disclose personal information to other credit providers at their request if you seek finance from them.

## EXCHANGING INFORMATION WITH OTHER PARTIES

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I/We authorise that Allcredit Pty Limited or the credit provider to exchange with any other person including but not limited to other credit providers, funders, joint applicants or borrowers, employers, insurers, introducers, lenders, risk managers or service providers;

- Named in the application form or
- Named in a credit report issued by a credit reporting agency; or
- Who prepares or helps me/us to prepare this application; or
- Who is a broker, accountant, lawyer, valuers, financial advisor or other person assisting me/us; or
- Who is a party providing insurance, protection or risk management products to the credit provider; or
- Who is a person arranging, funding or potentially purchasing my/our loan by means of securitisation

Information about my/our credit arrangements, including information about my/our creditworthiness, employment, credit standing, credit history, or credit capacity that the credit provider is allowed to exchange under the Privacy Act 1988.

I/We understand the information may be exchanged for the following purposes: to assess an application by me/us for credit and my/our ongoing credit worthiness; to inform other credit providers as to the status of this loan where I am/we are in default with other credit providers; to assist me/us in meeting or to avoid defaulting on my/our credit obligations; to advise on an outcome or status of my/our credit application or the transactions or status of my/our loan account; to prepare loan and related documentation and to properly execute such documentation; to refer this application to another credit provider for consideration; to assess whether to provide insurance to the credit provider or other credit provider; to evaluate whether to provide risk management products to the credit provider or other credit provider; to prepare access cards or mailing labels; and for direct or indirect marketing (unless you tell us otherwise, planning, product development, research, risk assessment, modelling and loan management purposes.

## FURTHER DETAILS

For further details relating to the privacy principals of Allcredit Pty Limited please refer to our privacy policy or contact the privacy officer on [info@allcredit.com.au](mailto:info@allcredit.com.au)

Name

Date

Signed