

PRIVACY STATEMENT

1. The privacy statement encompasses consents, notifications and disclosures under or in relation to the *Privacy Act 1988* (as amended by the *Privacy Amendment (Enhancing Privacy Protection Act 2012)* (Act).
2. The terms of this statement operate concurrently with any pre-existing privacy statement, authorisation or notification, whether contained in our application, terms and conditions of trade or otherwise, save to the extent of any inconsistency in which case the terms of this privacy statement shall prevail.
3. For the purpose of this statement, the terms "personal information", "sensitive information", "credit eligibility information", "credit information", "commercial credit purpose", "consumer credit purpose", "credit reporting body", "credit provider", "credit reporting information", "credit reporting code" carry the same meaning as under the Act and the term "information" means personal information, sensitive information, credit eligibility information, credit reporting information and credit information, both severally and collectively.
4. The supplier may collect personal information about the Applicant/s for the Suppliers primary purposes which include the assessment of a credit application, reviewing existing credit terms, assessing credit worthiness, collecting overdue payments, internal management purposes, marketing, sales and business development purposes and direct marketing.
5. The Applicant/s consent to the Supplier collecting, using and disclosing personal information (including sensitive information) for both the primary purposes specified herein and purposes other than the primary purposes, including the purpose of direct marketing.
6. The Supplier may collect, and may have already collected, information from the Applicant/s, other credit providers, credit reporting bodies and other third parties for the purpose of its functions and activities including, but not limited to, credit, sales, marketing and administration. If the information was not collected by the Supplier it may restrict or impede upon the Supplier trading with, or extending future credit to, the Applicant/s or their related bodies corporate.
7. The Applicant/s consent to the Supplier obtaining and making disclosure of information about the Applicant/s from and to a credit reporting body and/or another credit provider for a commercial credit related purpose and/or a consumer credit purpose and/or another related purpose. The Supplier and the Applicant/s agree that it may use and/or disclose credit eligibility information under section 21G of the Act.
8. The Supplier may provide personal information about the Applicant/s to credit reporting bodies. The Supplier intends to disclose default information to credit reporting bodies. The Applicant/s consent to such disclosure. The Suppliers credit reporting policy contains a statement of notifiable matters in accordance with s21C of the Act and items 4.1 and 4.2 of the Credit Reporting Code in respect of disclosure to credit reporting bodies including what the information may be used for, what the Supplier may disclose and the Applicant/s right to request limitations to the use of the information.
9. The Supplier may disclose information about the Applicant/s and the Applicant/s hereby acknowledge that they consent to the disclosure of such information to the Suppliers employees, subsidiaries, employees, agents and related bodies corporate, past, present or prospective credit providers of the Applicant or their related bodies corporate, including overseas recipients and recipients who do not have an Australian link.
10. By reason of the Applicant/s consent to the disclosure to overseas recipients hereunder, APP 8.1 will not apply to the Supplier's dealing with the Applicant's and/or Guarantor(s)' information.
11. A full copy of the Supplier's privacy policy and credit reporting policy can be obtained from the Supplier's website or by making a request in writing directed to the Supplier's privacy officer. The Supplier's privacy policy and credit reporting policy contain information about how to access and seek correction of information, or how to complain about a breach of the Act, APP, code(s) and how the Supplier will deal with any such complaint.

The Applicant/s hereby applies for the opening of a cash account and provides the above information in support thereof.

If you are a representative of the applicant:

I am/we are authorised to sign this credit application form on behalf of the Applicant/s and the information given is true and correct to the best of my/our knowledge.

Signature		Signature	
Name (print)		Name (print)	
Position		Position	
Date		Date	

Please return all four pages for our records.

THIS IS A LEGAL CONTRACT. DO NOT SIGN UNLESS YOU HAVE READ AND UNDERSTOOD THE DOCUMENT