

**NATIONAL CREDIT CODE: DECLARATION OF PURPOSES FOR WHICH CREDIT PROVIDED**

The Customer declares that the credit to be provided to it by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

**IMPORTANT**

You should **only** sign this declaration if this credit/loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

**Signed** for the **Customer** by:

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date of declaration

## PRIVACY AUTHORITY

This Privacy Authority applies to the extent permitted by law, and is not intended to modify or exclude any requirements of the *Privacy Act 1988* (Cth) which apply irrespective of consent. For example, Metcash may have broader rights to handle information about companies compared with individuals, and about commercial credit worthiness compared with consumer/personal credit worthiness. References in this Privacy Authority to 'credit' and related terms like 'credit report' and 'credit worthiness' may relate to consumer or commercial credit, except in reference to credit provided by Metcash, which is commercial credit. References in this Privacy Authority to 'information' about a person include, without limitation, information related to the person's credit worthiness. Metcash's Credit Reporting Data Management Policy contains further details regarding the credit-related information collected by Metcash.

Metcash may collect, store, use and disclose information about the Customer and each Guarantor (**Customer Parties**), whether or not personal information, in the same ways as described in the Metcash Privacy Policy and Credit Reporting Data Management Policy found at <http://www.metcash.com/footer/privacy-policy>. These policies set out the ways Metcash manages personal information, including details regarding the information collected, how it is collected, what is done with it, who it is shared with, where it is sent, and individuals' rights to access and correct their personal information, and make privacy complaints. In addition, the Credit Reporting Data Management Policy sets out the credit reporting bodies used by Metcash, what they are used for and the opt-out and other privacy rights of individuals in relation to Metcash and those bodies with respect to credit reports and credit worthiness information.

Each Customer Party acknowledges that some laws require or authorise Metcash to collect personal information, including the *Privacy Act 1988* (Cth) and the *Personal Properties Securities Act 2009* (Cth).

Each Customer Party acknowledges that Metcash may be unable to process the Customer's credit application if it is unable to collect Personal Information it seeks about that Customer Party.

Each Customer Party authorises:

- Metcash to obtain information about them from a credit reporting body;
- Metcash to use and disclose that information to assess this application (including any guarantee offered by a Guarantor) and collect overdue payments in relation to credit provided to the Customer;
- Metcash to give, seek and obtain from third parties (including other credit providers, referees, accountants, advisers and any business a Customer Party deals with) information about them for purposes including assessing credit applications, collecting overdue payments, notifying defaults, assessing credit worthiness and assessing applications to be a guarantor;
- any trade insurer in relation to an application by the Customer for credit to obtain information about that Customer Party for the purposes of assessing whether to insure or the risk of insuring Metcash or assessing the risk of default by the Customer and/or any Guarantor;
- Metcash to use and disclose information about them:
  - to assist in providing the Customer Party with goods or services;
  - for the purpose of customer, agent or contractor selection, support and services;
  - for the purpose of marketing activities such as direct marketing and generally to promote goods and services, unless the Customer Party has opted out of such direct marketing; and
  - for its internal administrative, planning, product development and research needs.
- Metcash to use and disclose information about them to notify Metcash's successor and assigns, Metcash's financiers and/or any assignees or any lender to an assignee of Metcash's interests in any Amount(s) Payable arising under the Trading Terms between the Customer and Metcash from time to time; and
- Metcash to disclose information about them to:
  - a guarantor, to keep the guarantor informed about the guarantee;
  - a prospective guarantor, for the purpose of that person considering whether to offer to act as guarantor in relation to the credit applied for by the Customer; and
  - persons wishing to offer the Customer Party, or send to the Customer Party information about, goods or services.