



SOUTHERN CROSS AUSTEREO
absolutely engaging

Application for a Commercial Credit Account

PRIVACY AUTHORITY

(Commonwealth Privacy Act 1988)

NOTICE OF COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

This notice sets out important information on how Southern Cross Austereo Pty Ltd (ABN 78 109 243 110), Austereo Pty Ltd (ABN 85 007 914 641), Perth FM Radio Pty Ltd (ABN 22 077 569 110), Consolidated Broadcasting System (WA) Pty Ltd (ABN 17 008 670 460), Radio Newcastle Pty Ltd (ABN 57 000 225 525) (each of which is referred to in this Privacy Authority as “Southern Cross Austereo”, “we”, “us” and “our”) manages your personal information. By signing this form you will be authorizing the relevant Southern Cross Austereo member to collect, use and disclose your personal information in accordance with this notice, its privacy policy and credit reporting policy.

Collection of your personal information

For the purpose of assessing credit risk, Southern Cross Austereo collects certain personal information about its advertising applicants, and where they are a corporation, about their directors. Southern Cross Austereo may not be able to approve an application to advertise on credit terms without this information.

In addition, Southern Cross Austereo collects this information for some secondary purposes including sharing your commercial credit information and guarantee and indemnity information with other credit providers and credit reporting bodies.

Privacy Policies

Personal information collected is treated strictly in accordance with the terms and conditions of this form and with Southern Cross Austereo’s privacy policy and credit reporting policy. Those policies specify that circumstances in which Southern Cross Austereo may disclose personal information collected about the Applicant and the Guarantor(s) which includes:

- to credit reporting bodies;
- to other credit providers (for example, we may provide trade references to other similar businesses that offer credit facilities on their trade accounts);
- to our agents, service providers and contractors (such as credit control staff, debt collectors, customer service organisations, insurance providers, website and data hosting; providers and other IT suppliers committed to meeting Southern Cross Austereo’s privacy obligations);
- to our accountants, insurers, lawyers, auditors and other professional advisers;
- to other related companies and joint ventures in the Southern Cross Austereo group (including Darwin Digital Television, Tasmania Digital Television and Central Digital Television);
- in the event that we or our assets are or may be acquired by a third party, to that third party and their advisors; and
- where permitted or required by law, or otherwise with your consent.

You can access the Southern Cross Austereo privacy policy and credit reporting policy from your local station or our website at www.southerncrossaustereo.com.au.

In particular, the Southern Cross Austereo credit reporting policy contains information about:

- the type of personal credit information we collect, how we collect it and the purposes for which it is used;
- how you may access your credit eligibility information that we hold (this is information we have provided to a credit reporting body or otherwise derived from our credit application process);
- how you may seek the correction of your credit information or credit eligibility information;
- how you can make a complaint about a failure by us to comply with our Privacy Act 1988 (Cth) or the Privacy (Credit Reporting Code) 2014 and how we will deal with such a complaint; and
- whether we are likely to disclose credit information or credit eligibility information to entities that do not have an Australian link and, where practicable to do so, the countries in which those entities are likely to be located.

Credit Reporting Bodies

Credit reporting bodies may include credit related information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.

We currently disclose credit information to Veda Advantage Ltd (“Veda”), DBCC Pty Ltd (and its related entities) (“Dun & Bradstreet”) and CreditorWatch Pty Ltd (“Creditor Watch”). Their contact details are:

Veda: www.veda.com.au and www.mycreditfile.com.au
Dun & Bradstreet: www.dnb.com.au and www.checkyourcredit.com.au
Creditor Watch: www.creditorwatch.com.au

You may obtain a copy of Veda, Dun & Bradstreet and Creditor Watch’s policies about their management of credit reporting information. To do so, please contact them or visit their website.

Please note: Veda, Dun & Bradstreet and Creditor Watch (including its third party service providers) may collect, hold, use and disclose the personal information it obtains from us for identity verification purposes.

Some of your rights in relation to credit reporting bodies

A credit reporting body may use your credit reporting information to assist a credit provider to exclude you from direct marketing by that credit provider, on the basis that you may be an adverse credit risk. This process is known as a “pre-screening”. If you **do not** want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the Privacy Act to contact them and request (at no cost to you) that they do not use your information for pre-screening purposes.

Under the Privacy Act you can make a request to a credit reporting body (at no cost to you) that they do not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity fraud. The period while this applies is called a “ban period”. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them to make a request.



Access, Correction and Complaints

Under the Privacy Act you are generally entitled to access the credit related information about you that we obtain from a credit reporting body, or any information we derive from it (this is called “**credit eligibility information**”).

If you believe that any credit related information held by us about you is inaccurate, out of date, incomplete, irrelevant or misleading you have the right under the Privacy Act to request that we correct that credit related information.

If you believe that we have not complied with our obligations under Part IIIA of the Privacy Act and the Credit Reporting Code you have a right to complain. Please do not hesitate to let us know if you have a complaint. You must specify the nature of the complaint.

You can make an access or correction request or complaint by contacting us. Our contact details are set out in the ‘Contact Us’ section below.

Referee/Guarantor

If you provide information about any other person, such as a guarantor or referee, you agree to tell them:

- that you are providing this information to us;
- of their rights to seek access to their personal information and of our contact details on this form;
- the reason you are providing their information;
- if they are a referee or guarantor, that fact that we may not approve your application without the information; and
- the fact that the information may be disclosed as set out in this form.

Contact Us

If you have any questions, comments, or concerns or you would like to exercise a right to seek access to personal information please contact Southern Cross Austereo’s Privacy Officer by mail at PO Box 345, South Melbourne, VIC, 3205, email at privacy@sca.com.au or phone (03) 9252 1019.

Consent

By signing this document the Applicant and the Guarantor(s) authorise Southern Cross Austereo to collect, use, disclose and manage your personal information in accordance with this notice, our privacy policy and our credit reporting policy.

The Applicant and the Guarantor(s) consents to Southern Cross Austereo obtaining and using a commercial or consumer credit report (or both) from a credit reporting body to assess this Application for Credit and the Guarantee and Indemnity as well as disclosing personal information about the Applicant and the Guarantor(s) for that purpose, and in connection with the collection of any overdue payments in accordance with our credit reporting policy. Such personal information may include information about the Applicants and the Guarantor(s) identity, the fact the Applicant or a director of the Applicant has applied for credit.

In addition, by signing this form the Applicant and each Guarantor:

- authorises Southern Cross Austereo to obtain information about the Applicant and the Guarantor(s) from anyone who provides credit to the Applicant or the Guarantor(s); and
- authorises everyone who has provided credit to the Applicant and/or the Guarantor(s), including bankers, to provide information to Southern Cross Austereo about such credit and your credit worthiness.

Dated this the _____ day of _____ 20____

1.	2.	3.	4.
Signature	Signature	Signature	Signature
Print Name	Print Name	Print Name	Print Name

Important for Completion

If Applicant is a firm or sole trader then the proprietor (or all proprietors if more than one) should sign where indicated.
If Applicant is a Company then any Director providing a guarantee must sign where indicated.