

# **PRIVACY ACT CONSENT FORM**

Privacy Act 1988 (Cth)

Name(s) of Applicant(s)

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To: **ACCOMMODATION UNLIMITED PTY LTD t/a FAST ACCESS FINANCE GOLD COAST ACN 084 021 992** and **FAST ACCESS FINANCE PTY LTD ACN 078 233 084**

I/We have made application to **FAST ACCESS FINANCE GOLD COAST** in respect of a credit facility. I/We realise **FAST ACCESS FINANCE GOLD COAST** will, in processing this application, obtain particulars in regards to my/our credit rating, title to goods and other relevant matters. The details of these particulars are detailed below.

I/We acknowledge that **FAST ACCESS FINANCE GOLD COAST** makes use of **FAST ACCESS FINANCE PTY LTD** to conduct the searches on our behalf and that Fast Access Finance Pty Ltd is a related company of **FAST ACCESS FINANCE GOLD COAST**. I/We expressly authorise Fast Access Finance Pty Ltd to search these particulars on behalf of **FAST ACCESS FINANCE GOLD COAST**, and to communicate the results of these searches to **FAST ACCESS FINANCE GOLD COAST**. This authority is given to Fast Access Finance Pty Ltd in accordance with the Privacy Act (Cth) 1988.

## **NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY**

**FAST ACCESS FINANCE GOLD COAST** and **FAST ACCESS FINANCE PTY LTD** may give information about you to a credit reporting agency (Agency) for the following purposes:

- To obtain a credit report about you;
- To allow the Agency to create or maintain a credit information file containing information about you.

The information held by the Agency is limited to:

1. Identifying particulars: name, sex, current and past two addresses, date of birth, employer and driver's licence number;
2. The fact that the application has been made in respect of credit;
3. The fact that **FAST ACCESS FINANCE GOLD COAST** is a current credit provider to you;
4. Repayments which are more than 60 days overdue, and for which debt collection has commenced;
5. Advice that defaults in repayments have been rectified for listings under item 4;
6. Information that you have committed a serious credit infringement in the opinion of **FAST ACCESS FINANCE GOLD COAST** (including acting fraudulently or intending not to comply with your credit obligations); and
7. Dishonoured cheques for \$100 or more which have been dishonoured at least twice.

**This information may be given before, during and after the provision of credit.**

## **SPECIFIC ACKNOWLEDGEMENTS UNDER THE PRIVACY ACT 1988 (CTH)**

I/We acknowledge and agree that **FAST ACCESS FINANCE GOLD COAST** and Fast Access Finance Pty Ltd may:

- (a) s18E(8)(c) – give information to an Agency in accordance with 1 to 7 above;
- (b) s18K(1)(b) – apply to an Agency for a credit report concerning me/us;
- (c) s18L(1)(b) – use a credit report for the purpose of determining the acceptability of a guarantor;
- (d) s18L(1)(d) – use a credit report for the purpose of collecting overdue repayments from me/us;
- (e) s18L(1)(f) – use a credit report if they reasonably believe there has been a serious credit infringement;
- (f) s18L(4) – obtain information from an Agency that provides information on commercial credit worthiness in assessing my/our application;

