



CUSTOMER CONSENT (PRIVACY PROTECTION OF INFORMATION)

The Applicant(s) hereby each acknowledge and specifically agree with County Pacific Finance Pty. Ltd. (hereinafter called "You")

1. I/We hereby apply to you for a loan (**consumer credit**) as indicated in this Application and represent and warrant that the information is true and complete in every respect.
2. You may (under Section 18E (3) (c) and 18E (1) of the Privacy Act, 1988) give a credit reporting agency the following personal information about me/us:
 - a) Identify particulars (as permitted by the Privacy Commission's determination issued under Section 18E(3) of the Act);
 - b) The fact that I/we have applied for credit and the amount;
 - c) The fact that you are a current credit provider to me/us;
 - d) Payments which become overdue more than 60 days, and for which collection action has commenced;
 - e) Advice that payments are no longer overdue;
 - f) Cheques drawn by me/us which have been dishonoured more than once;
 - g) In specified circumstances that in our opinion I/we have committed a serious credit infringement;
 - h) That the credit provided to me/us by you has been paid or otherwise discharged.
3. I/We consider it relevant to assess my/our Application for **consumer credit** (to be secured by a **consumer mortgage over my/our goods**), I/we (pursuant to Section 18L (4) of the Privacy Act, 1988) agree to you obtaining a report about my/our commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.
4. You may (in accordance with Section 18N(1)(b) of the Privacy Act, 1988) give to and seek from any credit providers named in the "References" section of this application and any credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act, 1988. I/we understand the information may be used for any of the following purposes:
 - a) To assess an application by me/us for credit;
 - b) To notify other credit providers of a default by me/us;
 - c) To exchange information with other credit providers as to the status of this loan with you where I/we are in default with other credit providers;
 - d) To assess my/our credit worthiness.
5. I/we will promptly advise you if there are any changes to the credit or personal information you hold on me/us. I/we acknowledge that you rely on me/us to ensure that such information is kept up-to-date and complete, and no claim will be made against you where such information is found to be outdated, incomplete or inaccurate due to my/our default in so advising you.
6. Each and every one of my/our acknowledgments and agreements remain in force until I/we revoke them by written notice to you after (but not before) discharging all liability owing by me/us to you in full.
7. That the full benefit of the acknowledgments and agreements shall also pass to the party (if any) to whom my/our liability may be assigned to you.
8. I/we acknowledge that this **Application for Consumer Credit** has been completed in my/our presence on my/our behalf on my/our specific instruction.

APPLICANT (1): _____

APPLICANT (2): _____

The applicant(s) acknowledge(s) that all personal information is collected and retained by County Pacific Finance Pty. Ltd. at the request of the applicant(s) for the purposes of and incidental to the assessing of any loan application, the administering of any credit contract and the general operation of the business. The applicant(s) authorize(s) any agency to provide County Pacific Finance Pty. Ltd. with such information as it may require from time to time, and also authorize(s) County Pacific Finance Pty. Ltd. to disclose to any agency details of any dealings with or while any money is outstanding to County Pacific Finance Pty. Ltd. but otherwise shall remain valid until revocation in writing by the applicant(s) received.