



LH Financial Group T/A Lowe Finance

PRIVACY AND CREDIT INFORMATION
PRIVACY ACT AUTHORISATIONS / AGREEMENT

Authorisation to Act on Behalf of Individuals

1. Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 1BE(B)(c) of the Privacy Act allows for a credit provider which Lowe Finance may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
The fact that I/we have applied for finance and the amount;
The fact that the above named credit provider is a current credit provider to me/us;
Payments which become overdue more than 60 days, and for which collection action has commenced;
Advice that payments are no longer overdue;
Cheques drawn by me/us which have been dishonoured more than once;
In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement;
That finance provided to me/us by the approached credit provider has been paid or otherwise discharged.

By virtue of this declaration I/we understand that Lowe Finance or their agents has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and I/we so authorise such disclosures.

2. Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction

- a) I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons (Section 18L(4)).
b) I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us (Section 1BK(l)(b)).
c) I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements for the purpose of assessing my/our finance application or collecting any overdues; 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 (Section 1BN(l)(b)).

3. Authorisation to Act on Behalf of Individuals

- a) For the purposes of arranging the finance which is the subject of my/our application, I/we authorise Lowe Finance or the Approached Credit Provider to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(ga)).
b) I/we also authorise Lowe Finance to pass on the above obtained reports to such credit providers as are appropriate, for their consideration of this application.
c) I/we also authorise Lowe Finance to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement.

I/We certify that the information provided in this application form is true and correct and by signing the attached Privacy Form I/we agree to its terms. This authorisation remains in force until finance is arranged.

Name:

Name:

Signature of Borrower

Date: / /

Signature of Borrower

Date: / /

Name:

Name:

Signature of Director / Guarantor

Date: / /

Signature of Director/Guarantor

Date: / /