

PRIVACY ACT ACKNOWLEDGEMENTS

EVERGREEN FINANCE COMPANY PTY LTD – ABN 35 126 481 865
PRIVACY ACT ACKNOWLEDGEMENTS AND AUTHORITIES

I/We acknowledge that under the Privacy Act, Evergreen Finance Company P/L (“EFC”) can collect and disclose my/our personal information for the purposes agreed to in this Acknowledgement and Authority. The information will only be disclosed as agreed, except where permitted or required by law. I/We have a right to access the personal information held by:

- EFC by contacting the Privacy Officer at PO Box 6155, North Sydney 2060, or phone 1300 799 670.; or

I/We specifically acknowledge and agree that EFC may exchange personal information about my/our credit application with a credit reporting agency, any other credit provider named in a credit report and to my/our guarantor, or potential guarantor. The information given to a credit reporting agency about my/our application for credit as individuals may include:

- identity particulars;
- the fact I/we have applied for credit and the amount;
- the fact EFC is a current provider to me/us;
- payments which become overdue more than 60 days, and for which collection action has been commenced;
- advice that payments are no longer overdue;
- cheques drawn by me/us which have been dishonoured more than once or returned “refer to drawer”;
- in specified circumstances, that in EFC’s opinion, I/we have committed a serious credit infringement;
- that credit provided to me/us by EFC has been paid or otherwise discharged.

I/We understand and agree 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.

I/We also agree that EFC may also:

- obtain confirmation of my/our income, employment and/or residential information;
- exchange my/our personal information with any of its related bodies corporate, employees, agents and contractors;
- disclose personal information to organisations that provide it with services, such as systems consultants, trust managers, document custodians, collections agencies and advisers, so they can perform those services;
- disclose personal information to anyone who purchases, or considers purchasing, any rights under the loan contract and any ratings agencies or other participants in such arrangements, for those purposes.

I/We understand and agree that EFC, or the organisations described above, may use the information for the following purposes to:

- assess my/our credit application for personal or commercial credit, or to be a guarantor and/or to assess a credit application of a company where I/we hold a director’s position;
- make future offers to me/us/the company about goods and services, unless I/we withdraw, or refuse, permission;
- manage my/our/the company’s account;
- assist me/us/the company to manage debts or to collect any amounts I/we owe on personal or commercial credit or that the company owes.