

PRIVACY DISCLOSURE For Childcare Providers

In this section, 'personal information' means information about me, including about my financial circumstances, my credit worthiness, credit history, credit standing, credit capacity, and conduct of my account with you.

I agree that, subject to the Privacy Act, you and your agents may do the following and this agreement continues until such time as any credit provided to me is repaid:

- Obtain credit reports about me from credit reporting agencies to assess this application or to collect overdue payments from me, and obtain personal information from a business that provides credit worthiness information.
- Disclose personal information to credit reporting agencies before, during or providing credit to me. This includes, but is not limited to:
 - the fact that I have applied for credit, and that you are a credit provider to me;
 - advice about payments at least 60 days overdue and which are in collection (and advice that payments are no longer overdue);
 - advice that cheque(s) drawn by me, or Direct Debit requests to my financial institution account which I have authorised you to make, which are more than \$100 have been dishonoured more than once;
 - your opinion that I do not intend to meet my credit obligations or that I have committed some other serious credit infringement;
 - that credit provided to me has been paid or otherwise discharged.
- Exchange personal information with credit providers named in this application or in a credit report issued by a credit reporting agency. This is for purposes including but not limited to:
 - assessing my credit worthiness, this application and any subsequent application by me for credit;
 - notifying other credit providers of a default by me;
 - exchanging information about my account where I am in default with other credit providers;
 - your administration of my account.
- Exchange personal information with any person whose name I give you from time to time. This includes, for example, for the purpose of confirming my employment and income details with any employer, landlord/ mortgagee, accountant, financial adviser or tax agent named in this application.
- If I am in default under my account, notify and exchange personal information with your collection agent.

Print Name: _____

Sign : _____

Date : _____