

Applicants' Declarations

By signing below, I/we, (the applicant/s) confirm that:

- All statements in my/our application are true, correct, complete and not misleading and I/we realise the Credit Union is relying on this.
- I am/We are giving the Privacy Consent and Acknowledgement set out below.
- I/We know where the Credit Union incurs costs (such as valuations) in processing my/our application and the application is rejected or withdrawn, I/we will still have to pay for the costs incurred by the Credit Union in processing the application and the Credit Union may debit any account I/we have with the Credit Union up to the value of the costs for this.

I/we also acknowledge that this application is not an agreement to lend and, if the Credit Union does approve my/our application, any offer by the Credit Union is subject to my/our signed acceptance and to my/our meeting the terms of the offer.

Applicant 1

Name

Signature

Date

Applicant 2

Name

Signature

Date

Privacy Consent and Acknowledgements

By signing above, I/we **specifically acknowledge, agree and consent** to each of the things set out in the booklet "Privacy Guidelines" (a copy of which was given to me when I became a member of the Credit Union) and **as follows**:

- 1. The Credit Union has informed me/us that the Credit Union may disclose limited information about me/us to a credit reporting agency.**
- 2. The Credit Union may give personal information about me/us (including information about my/our commercial credit worthiness or my/our personal credit worthiness) to or obtain it from:**
 - **any credit reporting agency;**
 - any credit provider named in a credit report about me held by a credit reporting agency;
 - any guarantor or prospective guarantor of any obligation of mine; or
 - any mortgage insurer or prospective mortgage insurer of any obligation of mine;

and it or they may use that information:

- **to assess** my credit worthiness, **this application** for credit and their position in respect of it;
- to manage my accounts and help me avoid credit defaults;
- to notify defaults and collect any overdue payments; and
- to investigate and respond to matters if the Credit Union or another believes a serious credit infringement has occurred in respect of me or my account

AND this applies whether this application is for commercial or personal credit or both.

- 3. The Credit Union may also give personal information about me/us to or obtain it from:**
 - any person authorised by me/us, such as my/our financial counsellor, broker, adviser or agent;
 - any proposed assignee of my/our debt or anyone participating in a loan securitisation program for the purpose of such a program.
 - any organisation that provides services to the Credit Union in respect of my account, such as mailing houses, collection agencies in each case on a confidential basis they or the Credit Union may use that information:
 - to assess my/our or their position in respect of my account; and
 - for the purposes of providing administration, sales, marketing or other services in respect of my/our account and to
 - determine whether I am/we are eligible to receive any benefits relating to my/our account or otherwise,

BUT if the information is relevant to my/our credit history, credit capacity, credit standing or credit worthiness, the Credit Union will use the information unless the credit reporting requirements of the Privacy Act are satisfied.

- 4. If I/we give the Credit Union information about any third party, it is with their consent and I/we will tell the third party about the rights described in the brochure "Privacy Guidelines", which apply also to the third party's personal information.**
- 5. My/our consents is given above remain in force until either my/our application is rejected or I/we repay the full amount owing to the Credit Union and close all my/our accounts with it.**

This consent was first obtained verbally. After the **bold italicised words** were read over the phone [to each applicant in turn], the applicant(s) consented to them.

Staff Member Name

Staff Member Signature

The product issuer is: The Police Department Employees' Credit Union Limited