

PRIVACY COLLECTION NOTICE**1. Credit Provider contact details**

Intersales
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TEMORA NSW 2666
Phone: (02) 6977 1933
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Fax: (02) 6977 2759
Website: www.Intersales.com.au

2. Purpose of collection

Intersales ('the credit provider') collects personal information for the purpose of:

- (a) Assessing your credit application;
- (b) Providing you with credit products and services;
- (c) Deriving scores, ratings, summaries and evaluations relating to your creditworthiness;
- (d) Assisting you with your queries and any complaints;
- (e) Complying with any legal or regulatory obligations imposed on us;
- (f) Performing our regular and necessary business functions, such as providing credit and developing and providing customer specific marketing and promotional material;
- (g) Participating in the credit reporting system and providing information to credit reporting bodies as permitted by the credit reporting laws;
- (h) Assisting with collection of overdue payments; and
- (i) Dealing with complaints and assisting other credit providers to do the same.

3. Collection and use of personal information

In handling your personal information, the credit provider is committed to complying with the *Privacy Act 1988* ('the Act'). The credit provider collects your personal information as it considers it relevant to assessing your application for commercial credit. It may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information in relation to the primary purpose for which it was collected, to the extent necessary and to the extent required by law. You agree that the credit provider may give to a Credit Reporting Body your personal information which is defined in the Act as including:

- (a) Identification information such as name, age, sex date of birth, license number, employer, address;
- (b) Consumer credit liability information;
- (c) Repayment history information, including information about whether or not you have met an obligation to make a monthly repayment that is due and payable, the day on which it is due and if the payment is made after the day on which it is due – the day on which you made that payment;
- (d) A statement that an information request has been made in relation to you by us, or by a mortgage insurer or trade insurer;
- (e) The type of consumer credit or commercial credit, and the amount of credit, sought in an application that has been made by you to us and in connection with which we have made an information request in relation to you;
- (f) Default, payment and new arrangement information;
- (g) Court proceedings information and personal solvency information;
- (h) Publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness and information about you on the National Personal Insolvency Index.

4. Use of credit related personal information

In providing credit services to you, the credit provider may seek personal information about you from other credit providers. The credit provider may:

- (a) Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit;
- (b) Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit;
- (c) Seek and use a credit report provided by a credit reporting body to collect overdue payments;
- (d) Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity;
- (e) Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

5. Consequences if personal information is not provided

If the credit provider does not collect your personal information that is required for the purposes of assessing your credit application then your credit application may be unsuccessful.

6. Privacy Policy

Our Privacy Policy provides additional information regarding:

- (a) The kinds of personal information that the credit provider collects and holds;
- (b) How the credit provider collects and holds personal information;
- (c) The purposes for which the credit provider collects, holds, uses and discloses personal information;
- (d) How you can access and seek correction of your personal information;
- (e) How you can complain about a breach of the privacy laws by the credit provider and how the credit provider will deal with your complaint;
- (f) If the credit provider will disclose personal information to overseas entities and where practicable, which countries those recipients are located in.

By completing this Credit Application, you acknowledge and consent to the collection, use and disclosure of your personal information in accordance with the terms set out in this Privacy Collection Notice.

Name (please print):

Signature :

Date :
(DD/MM/YYYY)