

Credit Check Authorisation

Spam Act 2003

The Spam Act regulates the way that you may be contacted by electronic medium and the way you may receive marketing and promotional material.

Investec Experien Pty Ltd's (Investec Experien) practice is to obtain your consent to contact you by electronic form (email) to let you know about any change in an existing product or new product or service that Investec Experien may offer from time to time. By providing your email address to us, either verbally or written form, you are consenting to Investec Experien contacting you via this medium.

Notice of disclosure of your credit information to a credit reporting agency (Privacy Act 1988)

Investec Experien may give the following information about you to a credit reporting agency before, during or after the provision of credit to you;

- Identity particulars –your name, sex, date of birth, address (including previous 2 addresses), current or last known employer and your drivers licence number,
- The fact that you have applied for commercial credit and the amount of credit for which you have applied,
- The fact that Investec Experien is a current credit provider to you;
- Your loan repayments that become overdue by more than 60 days (defaults), for which debt collection action has started;
- The fact that a previously listed default has been remedied;
- Cheques for an amount greater than \$100.00 drawn by you which have been dishonoured more than once,
- Information that in Investec Experien's opinion you have committed a serious credit infringement (acted fraudulently or shown an intention not to comply with your credit obligations).

Statement by Borrower

Investec Experien has informed me/us that it may give certain personal information about me/us to a credit reporting agency. I/we understand that Investec Experien can only give limited kinds of information which are set out in the Privacy Act and examples of which are listed above.

To assess my/our application for credit, I/we consent to Investec Experien obtaining from a credit reporting agency, a credit report containing a consumer credit report about me/us and my/our commercial credit information.

I/we agree that Investec Experien may obtain my/our credit report for the purpose of collecting overdue payments.

I/we agree to Investec Experien giving a credit report containing information about me to a person who is a guarantor or who is considering becoming a guarantor, for the purpose of deciding whether to act as guarantor and to be kept informed about the guarantee.

I/we agree to Investec Experien exchanging information about me/us with any credit provider named in my/our application or that may appear on a credit report issued by a credit reporting agency for any of the following purposes;

- a) To assess my/our application for credit,
- b) To assess my/our credit worthiness,
- c) To provide information to other credit providers as to my loan status where I am in default with other credit providers,
- d) To notify other credit providers of a default by me/us,
- e) The collection of overdue payments.

The information can include any information about my/our credit worthiness, credit standing, credit history and credit capacity that credit providers are allowed to give to, or receive from, each other under the Privacy Act 1988.

Declaration

I/We have been given a copy of Investec Experien's Privacy Policy and agree that Investec Experien may use my/our personal information as stated in that Privacy Policy.

I/We have read and acknowledge my consent and authorisation:

Applicant One:

Name:

Signature:

Date:

Drivers Licence Number:

Date of Birth:

Address:

Applicant Two:

Name:

Signature:

Date:

Drivers Licence Number:

Date of Birth:

Address: