



## Authority and Agreement

To: RAC Finance Limited (ABN 77 009 066 862) ('you')

Each person/guarantor involved in an application is to sign an individual authority. The application will not be processed without this form being signed and submitted.

## Privacy Disclosure Statement

Under the *Privacy Act 1988* (Cth) ('Privacy Act'), I/we authorised you to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting body having an Australian link for the purpose of assessing your loan application and the ongoing administration and management of your loan; in so doing, I/we acknowledge that information contained in my/our loan application or as otherwise provided to you by me/us concerning my/our current credit status may be disclosed. A credit reporting body or organisation will have an Australian link if it is a company incorporated in Australia, a trust or partnership created in Australia or if it carries on business in Australia and collects or holds the personal information in Australia.

I/we also agree that you may give to and receive from and/or have with my/our authority given or received from another credit provider having an Australian link a report about my/our consumer or commercial credit worthiness for the purpose of assessing a loan application made by me/us to you or to another credit provider having an Australian link or collecting any payment that is overdue to you or another credit provider having an Australian link.

I/we confirm that you have made me/us aware that:

Your privacy policy ([www.rac.com.au](http://www.rac.com.au)), contains information about:

- how I/we may access personal information held by you about me/us;
- how I/we may seek the correction of my/our personal information held by you; and
- how I/we may complain about a failure by you to comply with the *Privacy Act 1988* or the Privacy (Credit Reporting) Code 2014 and how you will deal with such a complaint.

Your website [rac.com.au/products/finance/useful-links](http://rac.com.au/products/finance/useful-links) includes access to the statement of notifiable matters as well as information about RAC Finance Credit Reporting Policy including the credit reporting bodies to which you disclose, or are likely to disclose, my/our credit information, and:

- you collect personal information about me/us for the purposes of assessing my/our loan application, providing the loan to me/us and the ongoing administration and management of the loan;
- you may be unable to provide the loan, and to administer and manage the loan if I/we do not provide all the personal information requested by you; and
- as you have suppliers, contractors and agents based overseas, or that otherwise have data storage overseas, it is likely that you will disclose your personal information overseas but that, in all cases, you will take reasonable step ensure the overseas recipients do not breach the relevant provisions of the Act.

**Consent to Electronic Identity Verification**

RAC Finance Limited is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to verify your identity before we provide you with RAC Finance’s products and services. We can do this electronically, by giving your name, residential address and date of birth as well as details of your identification documents to our credit reporting body, Equifax. We will ask them to prepare an assessment whether your personal information matches (wholly or partially) with information they hold about you as well as verifying your identification documents with the Commonwealth and various State Government agencies such as issuers of your Passport, Drivers Licence and Medicare card.

If you do not agree to this electronic process, or if we are unable to verify your identity in this way, we can collect identification documentation directly from you so your loan application will still proceed.

Do you consent to us using and disclosing your personal information for the purposes of electronic verification as described above? *(please tick)*

YES

NO

By nominating my/our email address in the loan application I/we consent to information including disclosure material being provided to me/us by way of electronic communication and acknowledge my/our consent can be withdrawn at any time.

Email \_\_\_\_\_

I/we confirm that I have read and understood the information within the Authority and Agreement and Privacy Disclosure Statement and wish to proceed with the application.

\_\_\_\_\_  
**Borrower/guarantor to sign**  
*(delete whichever is not applicable)*

\_\_\_\_\_  
**Borrower/guarantor to sign**  
*(delete whichever is not applicable)*

\_\_\_\_\_  
**Print name in full**

\_\_\_\_\_  
**Print name in full**

\_\_\_\_\_  
**Date of birth**

\_\_\_\_\_  
**Date of birth**

\_\_\_\_\_  
**Dated**

\_\_\_\_\_  
**Dated**