



## Authority and Agreement

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

Each borrower/guarantor involved in an application is to sign an individual authority. The application will not be processed without this form being signed and submitted. This form describes how my personal information is collected, used, handled and disclosed in connection with the provision of a loan by you. It also describes the matters to which I give my consent in applying for a loan with you. Personal information collected will be treated strictly in accordance with your Privacy Policy and the Privacy Act 1988 (Cth) ('Privacy Act').

### Privacy Disclosure Statement

#### *Exchange of my personal information with credit reporting bodies*

I authorise you to obtain a report about my consumer or commercial credit worthiness from a credit reporting body for the purpose of assessing my loan application and the ongoing administration and management of my loan. In doing so, I acknowledge that the information contained in my loan application or as otherwise provided to you by me in connection with my current credit status may be disclosed.

Such personal information that may be disclosed to a credit reporting body includes but is not limited to:

- my full name, including any known aliases, my sex and my date of birth;
- my most recent three addresses;
- the name of my current or last known employer;
- my driver's licence number;
- details of any payment default amount of over \$150;
- the fact that I have applied for credit and the amount;
- the fact that you are a current credit provider to me;
- details of payments which are more than 60 days overdue where debt collection action has commenced;
- advice that payments are no longer overdue;
- the fact that the credit you provide has been paid or discharged;
- financial hardship information including details on any financial hardship arrangement;
- that in certain circumstances, I have committed fraud or other serious credit infringement; and
- repayment history information for a 2 year period.

I acknowledge that the credit reporting bodies you use are:

- Equifax, whose privacy policy (which explains how it manages credit information) and contact details are at Equifax;

**rac.com.au**

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RAC Finance Limited T (08) 6150 6249 P PO Box 1306, West Perth, WA 6872  
A 832 Wellington Street, West Perth, WA 6005 E [propertyfinance@rac.com.au](mailto:propertyfinance@rac.com.au)  
ABN 77 009 066 862 Australian Credit Licence 387972

Initial  
Here

Credit reporting bodies may include information which you provide in reports to other credit providers to assist them to assess my creditworthiness.

I can ask a credit reporting body not to use or disclose credit information it holds about me if I believe on reasonable grounds that I have been or are likely to be a victim of fraud, including identity fraud. As a credit applicant, I agree to you accessing my personal information (including consumer credit information) held with a credit reporting body, even if there is a ban period in place, for the purposes of assessing a loan application or in order to collect overdue payments.

Credit reporting bodies may use credit information they hold to respond to requests from us or other credit providers to "pre-screen" me for direct marketing. I can ask a credit reporting body not to do this. However, as a loan applicant I may still receive direct marketing from you (unless I ask you not to) that has not been "pre-screened".

### ***Exchange of my personal information with credit providers***

I also agree that you may give to and receive from and/or have with my authority given or received from another credit provider information about my consumer or commercial credit worthiness for the purpose of assessing a loan application made by me to you or to another credit provider or collecting any payment that is overdue to you or another credit provider or notifying of a default by me or informing other credit providers who allege I am in default with them. In addition, you may disclose my information to any person reasonably necessary for the purposes of that person taking an assignment of any contract you have with me.

### ***Direct marketing***

Unless I tell you not to, by accepting the terms of this agreement, I consent to you using my personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities you think may interest me, including by:

- contacting me by telephone (notwithstanding registration at any time of my telephone number on the Do Not Call Register) or writing to me; and
- sending commercial electronic messages to any electronic address which I provide or for which I am responsible (and in that regard, I warrant that I have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until I withdraw my consent by providing written notice to you or using an unsubscribe facility in the message, you may continue to send commercial electronic messages to those addresses).

### ***Other information***

I confirm that you have made me aware that:

- a) your privacy policy (<https://rac.com.au/about-rac/site-info/privacy>), contains information about:
  - how you collect, use and disclose my personal information, including to whom you may disclose my personal information;
  - how I may access personal information held by you about me;
  - how I may seek the correction of my personal information held by you;
  - how I 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; and
  - how I may opt out of RAC marketing activities at any time.

- b) Your website [rac.com.au/products/finance/useful-links](http://rac.com.au/products/finance/useful-links) includes access to the RAC Finance Credit Reporting Policy including the credit reporting bodies to which you disclose, or are likely to disclose, my credit information, and that:
- you collect personal information about me for the purposes of assessing my loan application, providing the loan to me and the ongoing administration and management of the loan; and
  - you may be unable to provide the loan, and to administer and manage the loan if I do not provide all the personal information requested by you;

I can also contact you by calling 6150 6249, emailing [propertyfinance@rac.com.au](mailto:propertyfinance@rac.com.au) or writing to you at: PO Box 1306 West Perth, WA 6872.

### Consent to Electronic Identity Verification

RAC Finance Limited is required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to verify my identity before you provide 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 select)*

Yes

No

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

Email

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I 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.

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**Borrower/Guarantor to sign** *(select whichever is applicable)*

**Print name in full**

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**Date of birth**

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**Dated**

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