

ABN No: 96 141 873 743



ACL No: 391339

Golden Loans Now Pty Ltd

28 Billabirra Crescent
Nerang
Qld 4211

Phone: 0403 118 468

Fax: (07) 5676 6688

Our Privacy Policy

Golden Loans Now Pty Ltd is committed to protecting the privacy of your personal information. We are bound by and comply with the National Privacy Principles contained within the Privacy Act 1988 (Cth), the Privacy Amendment (Private Sector) Act 2000 (Cth) and the obligations set out in Part 13 of the Telecommunications Act 1997 (Cth).

IMPORTANT NOTICE TO APPLICANT(S) FOR CREDIT

We hold your personal information to establish your credit worthiness, both initially and ongoing, to communicate with you in regard to the status of your loan or lease application, your loan(s) or lease(s), to satisfy and where necessary, to support our statutory obligations in regard to verifying your identity and for our own administrative and marketing purposes.

Information may be given before, during or after the provision of credit to you. So that you know what kind of information is used and how we use it, we require you to sign your agreement to our gathering and using some of the information you give us. Please read it carefully before signing. Where there is more than one borrower, or you are a guarantor, each of you must sign.

1. Giving information to a Credit Reporting Agency

Golden Loans Now Pty Ltd has informed me that it may give certain personal or commercial information about me/us to a Credit Reporting Agency in connection with my/our application for a financial product.

2. Accessing Credit Information

I/we agree that Golden Loans Now Pty Ltd may obtain information about me/us from a business which provides information about the credit worthiness of persons and businesses for the purpose of assessing my/our application for consumer credit or commercial credit; and

I/we agree that Golden Loans Now Pty Ltd may obtain a credit report containing information about me/us from a Credit Reporting Agency for the purpose of assessing my/our application for credit; and

3. Exchanging Credit Worthiness Information

I/we agree that Golden Loans Now Pty Ltd may exchange information with any other credit provider upon request or named in a credit report or issued by a credit reporting agency for the following purposes:

- * to assess an application by me/us for credit or to which we are a party;
- * to notify other credit providers of a default by me/us;
- * to exchange information with other credit providers as to the status of this or any other loan or lease you may have with us or with any other credit provider, including but not limited to, information as to current balances, credit limits, arrears and defaults; or
- * to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988 (Cth).

4. Agreement to us being given a consumer credit and/or commercial credit report by a Credit Reporting Agency to assess a guarantor.

In the event that we ask you to be a guarantor to a loan, I/we agree that Golden Loans Now Pty Ltd may obtain from a Credit Reporting Agency a consumer credit and/or commercial credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s).

I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.

5. Agreement to us as a credit provider disclosing a report including a consumer credit and/or commercial credit report to potential or existing guarantor.

I/we agree that Golden Loans Now Pty Ltd may give to a person who is currently a guarantor, or to whom I/we indicate is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the prospective guarantor deciding whether to act as a guarantor, or to keep the current guarantor informed about the guarantee.

I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act 1988, and includes a credit report.

This means that Golden Loans Now Pty Ltd may therefore give information about you to a Credit Reporting Agency, for the following purposes:

- to obtain a consumer credit report about you; and
- to obtain a commercial credit report about you or your business where you have applied for commercial credit; and
- to allow the Credit Reporting Agency to create or maintain a credit information file containing information about you or your business.

Where this information relates to you personally, it is limited to:

- identity particulars. This is your name, sex, address (and the previous two addresses), telephone number (including your mobile number), date of birth, name, telephone number and address of employer, and your driver's licence or passport number; and
- your application for credit. This is confirmation that you have applied for credit and the amount; and
- in order for other credit providers to comply with statutory responsible lending requirements, the fact that we have granted you credit, the amount of such credit or where not all of it has been drawn, the amounts of credit drawn down and undrawn; and
- the fact that Golden Loans Now Pty Ltd is a current credit provider to you; and
- details of loan or lease repayments which are overdue by more than 60 days, and for which debt collection action has started; and
- advice that your loan or lease repayments are no longer overdue in respect of any default that has been listed; and
- any information that may establish or support our opinion that you gave us fraudulent or misleading information. This may include an intention not to comply with your credit obligations; and
- details of dishonoured cheques or payments drawn by you that have been dishonoured more than once; and
- that the credit provided to you by Golden Loans Now Pty Ltd has been paid or otherwise discharged to our satisfaction.

6. Agreement to use information for marketing purposes

I/we agree that Golden Loans Now Pty Ltd may use my/our personal details for marketing purposes to me/us, including but not limited to making further offers of credit to me/us at any future date.

7. Agreement for others to use the information

We will not supply personal information about you to another party except:

* to those that we engage, including their authorised agents, to provide administration, reporting, payment and debt recovery processes. These agencies, who may include suppliers of software, payment processing, associated legal proceedings and debt collection services, do **not** have any right to use the personally identifiable information we provide to them beyond that is absolutely necessary to assist us at that time.

* to government departments and agencies where we have a legal obligation to disclose your personal information, but only to the extent required. In addition, our software supplier may include some of your personal details such as occupation, age, suburb or postcode or payment default history but no specific personal information that could identify you in providing us with non-personalised reporting that assists us in making appropriate credit decisions.

You can request us to provide you with the details of the personal information we hold and may disclose or use. Requests for access to this information **must be in writing** either by email, facsimile or to **28 Billabirra Cres, Nerang, QLD, 4211**. We will correct any erroneous information where you can show us it is incorrect

Signed :

Signed :

PRINT NAME :

PRINT NAME :

Date :

Date :

IDENTITY VERIFICATION

We have a statutory requirement to verify your identity before providing credit. Until we can verify your identity, we are not allowed to provide you with credit. We will therefore ask you for the specific kinds of information we require or should we elect to do so, we may electronically verify your identity with the information held by a Credit Reporting Agency by using only use your name(s), residential address(es) and date(s) of birth information **but only if you permit us to do so**.

IMPORTANT NOTICE TO APPLICANT(S):

Please note there is no compulsion for you to grant us permission to verify your identity in this way as we may not, in any event, do so but if we do, you must give us the following individual and specific permissions.

If you do not grant us these permissions (and by itself, it will have no bearing whatsoever on our decision to provide you with credit), it simply means we cannot use this method of verifying your identity and you may have to supply us with additional identity verification information should we require it in order for us to meet our statutory obligations.

**PLEASE READ THE FOLLOWING AND DECIDE WHICH, IF ANY, YOU WILL ALLOW.
YOU MAY GRANT EITHER NONE, ONE OR BOTH PERMISSIONS.**

8. Agreement to us to use information for identity verification by giving information to a Credit Reporting Agency.

Golden Loans Now Pty Ltd has informed me that it may give specific personal information consisting of one or more of my/our name (s), residential address(es) and date(s) of birth to a Credit Reporting Agency in order to verify my identity.

I/ We specifically consent to this occurring.

Signed :

Signed :

PRINT NAME :

PRINT NAME :

Date :

Date :

9. Agreement for a Credit Reporting Agency to data match information for identity verification purposes.

Golden Loans Now Pty Ltd has informed me that if it elects to electronically verify my identity with a Credit Reporting Agency using the information specifically allowed that I/we have provided, the Credit Reporting Agency will use the information it holds in its credit information files to provide an assessment to Golden Loans Now Pty Ltd of whether the information it holds matches, in whole or in part (and if in part, to what degree of likelihood) with the information I/we have provided.

I/We understand that Golden Loans Now Pty Ltd will only use this information and assessment for the purposes of verifying my/our identity for the purposes of complying with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).

I/We further understand that should the assessment provided by the Credit Reporting Agency not enable Golden Loans Now Pty Ltd to verify my identity for the purposes of complying with the AML/CTF Act, Golden Loans Now Pty Ltd will notify me/us in writing with the reasons. Should this occur, we will ask you for additional identity information and inform you of your right to contact the Credit Reporting Agency and access the information it holds. Where this is incorrect, you may request it be updated and corrected where necessary.

I/ We specifically consent to this occurring.

Signed :

Signed :

PRINT NAME :

PRINT NAME :

Date :

Date :

ADDITIONAL CONSENT - DO NOT CALL REGISTER ACT 2006

Pursuant to the Do Not Call Register Act 2006, I/we further agree to you contacting me/us by telephone at the telephone numbers I/we advise or may subsequently advise you in order for you to make further offers of credit to me/us at any future date.

Important:

This consent may be withdrawn by you at any time in the future on receipt of you providing **written notice** to us of this. In doing so, you should be aware that this does not prevent us from writing to you and making such offers, merely that we cannot communicate with you verbally by telephone in order to make them.

Signed :

Signed :

PRINT NAME :

PRINT NAME :

Date :

Date :