

Australian Trainers' Association (ABN 86 182 142 206)

(Registered under Workplace Relations Act 1996)
Level 1, 400 Epsom Road, Flemington Victoria 3031
PO Box 585, Flemington Victoria 3031
Ph: (03) 3972 1688 Fax: (03) 9372 1699

Racing Supplies Pty Ltd (ABN 22 005 757 344)

(ACN 005 757 344)
Warehouse 7 / 41 Sabre Drive
Port Melbourne Victoria 3207
Ph: (03) 9681 7415 Fax: (03) 9681 7416

PRIVACY ACT 1988

CUSTOMER AUTHORITY AND ACKNOWLEDGEMENT

Credit information that may be provided to a credit reporting agency

Australian Trainers' Association and/or Racing Supplies Pty Ltd ("ATA") may give information about me/us to a credit reporting agency before, during or after the provision of credit to me/us for the following purposes:

- to obtain a consumer credit report about me/us, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about me/us.

This information is limited to:

- identity particulars – name, sex, address and the previous two addresses, date of birth, name of employer and drivers licence number
- my/our application for credit or commercial credit – the fact that I/we have applied for credit and the amount
- the fact that ATA is a current credit provider to me/us
- loan repayments which are overdue by more than 60 days and for which debt collection has started
- advice that my/our loan repayments are no longer overdue in respect of any default that has been listed
- information that, in the opinion of ATA, I/we have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with my/our credit obligations)
- dishonoured cheques – cheques drawn by me/us for \$100 or more which have been dishonoured more than once

Assessment of Commercial Credit Application

I/we agree that ATA may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

Disclosure to guarantor

I/we agree that ATA may give to a person who is currently a guarantor, or whom I/we have indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the guarantor deciding whether to act as a guarantor, or ATA keeping an existing guarantor informed about its guarantee.

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

Overdue payments

I/we agree that ATA may obtain a consumer credit report about me/us from a credit reporting agency for the purpose of collecting overdue payments relating to commercial credit owed by me/us.

Exchange of credit worthiness information

I/we agree that ATA may exchange information about me/us to my/our credit providers including those named in a consumer credit report issued by a credit reporting agency:

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of my/our credit facility with ATA where I/we are in default with other credit providers
- to assess my/our debt 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.

Dated this day of 200 .

Signing to be signed by the Customer

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Customer