



**Privacy Act 1988**  
**Authority to Collect and Use and Disclose Personal Information**

**NORTH STATE FINANCE**  
**LIMITED**  
A.B.N. 18 003 959 126

**To: North State Finance Limited**

I have made an application to North State Finance Limited to provide financial accommodation or other financial service or product to me and this Authority is being given in connection with that application.

In this Authority:

"I" means the person or persons, as the case requires, who sign this Authority;  
"personal information" means information about me that identifies me or by which my identity can be reasonably determined;  
"you" means North State Finance Limited

I now authorise you to collect and use and disclose personal information concerning me in accordance with this authority.

I acknowledge by collecting my personal information:

- you will be able to administer products and services
- you will be able to determine my requirements and provide appropriate products or service
- you will be able to assess my financial product or service needs
- you will be able to improve your financial products and services
- you will be able to identify me and protect me from unauthorised access to my personal information, accounts or services.

I also acknowledge if you do not collect and make use of my personal information, you will be unable to do business with me.

I note, where possible, you will collect my personal information directly from me. However, collection may take place in a number of ways such as when I complete an application form for a product or request a product or service over the telephone or Internet.

Often personal information is collected during the course of my relationship with you. Examples of personal information collection during our relationship may be when I renew a term deposit or seek a variation to the terms of a loan I may have with you.

I understand, sometimes personal information may be collected about me from other sources.

However, no matter how my personal information is collected it is dealt with by you in accordance with your Privacy Policy and the Privacy Act 1988. I understand I can obtain a copy of your Privacy Policy from you upon request. I understand you use the personal information that you collect so that you can conduct your business of providing financial products and services and to administer and enhance the financial service relationship you have with me. To enable you to do this you may share my personal information with companies related and associated with you.

Until I request you not to, I acknowledge you may use my personal information to provide me with information about your extensive range of financial products and services. Once I have told you I no longer wish to receive information about your products and services, I note you will not send me any further material. I do understand the law sometimes requires you to provide me with certain information about the product or service that I receive from you and that I will continue to receive this type of information from you although I have told you I have decided not to receive information about your products and services generally.

This authority does not permit you to disclose my personal information to a third party for the sole purpose of allowing that party to direct market their products or services to me.

Without limiting the above, I expressly acknowledge my personal information will be collected, used and disclosed in the following ways:

- To and from a credit reporting agency information about my consumer or commercial credit worthiness or financial capacity (in particular to assess credit worthiness and capacity and to collect overdue payments).

- To and from credit providers named by me or in a credit report issued by a credit reporting agency in order to deal with my application (including its assessment, management and collection of overdue payments), in particular information about my consumer or commercial credit worthiness or financial capacity.
- To and from a business that provides information about my commercial credit worthiness.
- To and from insurers (including trade and mortgage) or underwriters to assess whether to insure risks, and to administer any insurance contract (including claims), arising from my dealings with you or otherwise.
- To and from my guarantor for the purpose of that person deciding whether to act as guarantor, or to keep that guarantor informed about the guaranteed finance.
- To and from others who perform a function or service for, or related to, the purposes you collect, use or disclose the information, including agents, contractors and other third parties. In particular, these may include introducers, mailing houses, debt collection/mercantile agents, archivers, valuers, call-centre operators, solicitors or accountants, other financiers, funders, securitisers and assignees.
- To and from government authorities or others to, in particular, enable you to identify me, verify information that I have provided, manage repayments and protect the secured land(s) or assets or asset(s) that you own. This may include to locate me or the asset(s). It may include administrators of births, deaths and marriages, motor vehicles (or other property) registrations, drivers (or other statutory) licences, electoral roll(s), land titles, financial interests in motor vehicles (or other property), business names or corporate governance, bankruptcies and court judgments, telephone numbers, tenant information and professional licences/authorisations.
- To and from government authorities or others as required or authorised by law. These include the Australian Tax Office.
- To and from me (and if there are more than one of me, all or any of me) and my authorised representatives and you including my introducer, legal, accounting, tax or financial advisers, bankers and referees including my employer(s) and landlords.
- A copy of the credit provider financiers third parties privacy policy can be obtained by contacting your Customer Services Officer on 1800 069 950.

I further acknowledge:

- the collection, use and disclosure by you of my personal information includes to and from another person (which includes a company) located outside Australia.
- that if I provide information about any other individual(s) to you, that I will ensure that the individual(s) is made aware that you have the information, the purposes (and persons involved) in the collection, use and disclosure of the information by you, that you can be contacted as follows (including to access that information):  
PO Box 270, (46 Park Avenue), COFFS HARBOUR NSW 2450  
or by telephoning your Customer Services Officer on 1800 069 950
- that this consent will continue until the earlier of you having achieved the purposes of collection, use and disclosure or you having accepted in writing our revocation of it.
- that such acceptance would be subject to me having met all outstanding obligations to you.

Signed by: X.....

Full name: .....

DOB: ...../...../.....  
Residential  
address:.....

Date:.....

Signed by: X.....

Full name: .....

DOB: ...../...../.....  
Residential  
address:.....

Date:.....