

Overflow Internet Services - Account application (page 2 of 2)

Overflow Internet Services
PO Box 242, Waterford, Qld, 4133
ABN 76 283 144 986

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

Overflow Internet may give information about you to a credit reporting agency, for the following purposes:

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

The information is limited to:

- Identity particulars - your name, sex, address(es), date of birth, name of employer, and drivers licence number.
- Your application for credit or commercial credit - the fact that you have applied for credit and the amount.
- The fact that Overflow Internet is a current credit provider to you.
- Payments which are overdue by more than 60 days, and for which debt collection action has started.
- Advice that payments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of Overflow Internet, you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- Dishonoured cheques - cheques drawn by you for \$20 or more which have been dishonoured more than once.
- That credit provided to you by Overflow Internet has been paid or otherwise discharged.

Period to which this understanding applies.

This information may be given before, during or after the provision of credit to you.

Statement By Applicant (s) For Credit

Please read carefully before signing.

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)

Overflow Internet has informed me that it may give certain personal information about me to a credit reporting agency.

2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

I/we agree that Overflow Internet may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K(1)(b), Privacy Act 1988)

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

4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)

I/we agree that Overflow Internet may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

- 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 about our account where I/we are in default with them
- 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.

I/we have read and accept the above Terms and Conditions, Privacy statement and credit reporting provisions.

Signed: _____

Print name: _____

Dated: _____