

AWN Credit Reporting Policy

AWN may collect personal information from you. AWN will use, disclose and make accessible your personal information in accordance with its Privacy Policy, the Privacy Act 1988, the Australian Privacy Principles and this authorisation.

The Applicant(s) named in this Application (“you”) should carefully read the notices and agreements below which set out how AWN may collect, use and disclose the information provided by you in this application and what information AWN may obtain about you.

Notice that your credit information may be given to a credit reporting body.

You authorise AWN to give a credit reporting body certain personal information about you, to obtain a credit report about you and/or allow the credit reporting body to create or maintain a credit information file containing information about you. This information is limited to:

- your identity particulars;
- that you have applied for credit and the amount of credit sought;
- that the Lender is a current credit provider to you;
- details of loan repayments which are overdue by more than 60 days and for which debt collection action has commenced;
- that loan repayments are no longer overdue;
- that in AWN’s opinion you have committed a serious credit infringement; and
- that the credit provided to you by AWN has been paid or discharged.

Authority to obtain certain credit information about you.

To enable AWN to assess your application for credit, you authorise AWN and any of its agents to obtain:

- from a credit reporting body, a credit report containing personal or commercial information about you in relation to personal or commercial credit provided to you; and
- from a business which provides information about the commercial credit worthiness of persons, information about your commercial activities or commercial credit worthiness.

Authority to exchange credit information with other credit providers.

You authorise AWN to give to, and obtain information about your personal and commercial credit arrangements, from:

- credit providers named in this application;
- any agent of AWN; and
- any credit provider named in a credit report issued by a credit reporting body.

You understand that the information exchanged can include any details which can be shared about your credit worthiness, credit standing, credit history or credit capacity.

Further, you understand that this information may be used to:

- assess this application for credit;
- notify other credit providers of a default by you;
- assist you to meet your credit obligations;
- exchange information with other credit providers as to the status of this loan where you are in default with other credit providers; and
- assess your credit worthiness.

Authority to give credit information about you to your guarantor(s).

You agree that AWN may give such information about your credit worthiness, credit standing, credit history or credit capacity as AWN is allowed to disclose (including a credit report) to any person who is currently a guarantor or whom you have indicated is considering becoming a guarantor of the loan you have applied for in this application for the purpose of the proposed guarantor deciding whether to act as guarantor or keeping the current guarantor informed about the guarantee.

Authority to obtain a credit report to collect overdue payments on commercial credit.

You authorise AWN to obtain a credit report containing information about you for the purpose of collecting overdue payments relating to commercial credit owed to AWN.

Overseas Disclosure

AWN is likely to disclose personal information to overseas recipients. The countries in which such recipients are located are outlined in AWN’s Privacy Policy.

Obtaining Our Privacy Policy, Accessing and Correcting Your Information

AWN’s Privacy Policy contains information about how you can access and correct your personal information.

You can access AWN’s Privacy Policy at AWN’s website: www.awn.net and you can also request a copy of AWN’s Privacy Policy or access and correct your personal information by:

- contacting AWN on (02) 9912 6222; or
- writing to:

The Privacy Officer
AWN Livestock & Property Pty Ltd
Gate 2, 14 Dennistoun Ave., (PO Box 266)
Guildford NSW 2161

Resolving Concerns

If you believe the privacy of your personal information has been compromised, you are entitled to complain to AWN.

AWN’s Privacy Policy contains information about how you can make a complaint.

Providing Personal Information About Others

If you provide personal information about another individual you agree that you will inform the individual that personal information about them has been supplied to AWN, why it has been provided and that they can contact AWN to obtain access to or correct their personal information or get a copy of AWN’s Privacy Policy.

Continuing Consents And Authorities

AWN may use or disclose this information before, during or after the term of any agreement you have with AWN.