

PRIME RENTALS

CREDIT APPLICATION TERMS

primerentals.com.au

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CREDIT APPLICATION TERMS

Application for credit

- 1 If we are applying for a 30 Day Credit we, jointly and severally acknowledge and agree that the provision of this Credit Application Form by the Owner to us does not constitute an offer of credit and the Owner may reject our application for credit.
- 2 We acknowledge that the Owner may also require the individual directors listed in this Credit Application Form to provide a Director(s) guarantee and indemnity of the Hirer's performance of any obligations.

Use of information

- 3 The Owner may give information about us to a credit reporting agency for the following purposes:
 - (a) to obtain a consumer credit report about us; and
 - (b) to allow the credit reporting agency to create or maintain a credit information file containing information about us.
- 4 This information is limited to:
 - (a) identity particulars – our name, sex, address (and our previous two addresses), date of birth, name of employer and driver's licence number;
 - (b) the fact that we have applied for credit and the amount;
 - (c) the fact that the Owner is a current credit provider to us;
 - (d) loan repayments which are overdue by more than 60 days, and for which debt collection action has started;
 - (e) advice that our loan repayments are no longer overdue in respect of any default that has been listed;
 - (f) information that, in the opinion of the Owner, we have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with our credit obligations); and
 - (g) information relating to cheques drawn by us for \$100 or more which have been dishonoured more than once.

Credit reports

- 5 We agree that the Owner:
 - (a) may obtain a consumer credit report containing information about us from a credit reporting agency for the purpose of assessing our application for commercial credit;
 - (b) may obtain a consumer credit report about us from a credit reporting agency for the purpose of collecting overdue payments relating to commercial credit owed by us;

- (c) may exchange information about us with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the purposes of:
 - (i) assessing an application by us for credit;
 - (ii) notifying other credit providers of a default by us;
 - (iii) exchanging information with other credit providers as to the status of this loan where we are in default with other credit providers; and
 - (iv) to assess our credit worthiness; and
 - (d) may give to a person who is currently a guarantor, or whom we have indicated is considering becoming a guarantor, a credit report containing information about us for the purposes of:
 - (i) that person deciding whether to act as a guarantor; and
 - (ii) keeping any current guarantor informed about the guarantee.
- 6 We understand that:
- (a) the information exchanged under paragraph 5(c) above can include anything about our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the *Privacy Act 1988* (Cth); and
 - (b) the information disclosed under paragraph 5(d) above can include anything about our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the *Privacy Act 1988* (Cth), and includes a credit report.
- 7 The Owner collects the personal information required by this Credit Application Form for the primary purpose of hiring us with the plant we are seeking, and accordingly, if the personal information we provide is incomplete or inaccurate the Owner may be unable to provide us with that plant. More detailed information about the way the Owner uses, discloses and secures our personal information, and how we can access that information is, available by contacting the Owner at the address below, or by visiting the Owner's website.