



SECTION A Credit Information

To enable proper assessment of this credit application and compliance with relevant sections of the Privacy Act 1998 (Cth) (The Act), by signing this declaration:

1 Privacy

- A. I consent to and authorise *Coogans Group Pty Ltd* (ABN 70632052352) to disclose personal information contained in this credit application and as permitted by the Act to a credit reporting body in accordance with the requirements of the Act.
- B. I consent to and authorise Coogans to collect personal information and any other information permitted by the Act from a credit reporting body (including credit reports and any information concerning any of my commercial activities or commercial credit worthiness).
- C. I consent to and authorise Coogans to use the information collected under clause a) and b) above for the duration of my credit contract in order to:
 - i. assess my application for credit.
 - ii. collect any of my payments that are overdue; and
 - iii. review my credit worthiness after credit has been provided to me,
- D. I consent to and authorise Coogans to disclose my personal information to credit reporting bodies in relation to
 - i. any default by me under my credit contract; or
 - ii. any serious credit infringement by me, as authorised under the Act.
- E. I consent to and authorise Coogans to disclose my personal information contained in this credit application and as permitted by the Act to a debt collector in order to assist in the collection of any overdue payments in respect of any credit provided to me.
- F. I consent to and authorise Coogans to collect and disclose personal information about me from and to any credit providers indicated in this credit application or named in a credit report issued by a credit reporting body, for any of the following purposes:
 - (i) to assess my credit worthiness.
 - (ii) to assess an application by me for credit.
 - (iii) to help me avoid defaulting on my credit obligations; or
 - (iv) to collect any overdue payments.
- G. I understand that the personal information in clause f) above may include my identification information and any further information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are authorised to give or receive from each other under the Act.
- H. I consent to and authorise Coogans to disclose personal information to affected information recipients as defined and permitted in the Act
 - i. I consent to the use and storage of any personal information for the following purposes and any other purpose as agreed between Coogans and me from time to time:
 - ii. to give me information about goods that Coogans may provide to me.
 - iii. to consider my request for Coogans to supply goods.
 - iv. to enable Coogans to supply the goods.
 - v. to tell me about other goods that may be of interest to me; and
 - vi. to manage my account.

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J. I understand that if I do not provide all or part of the personal information about me which Coogans has requested then Coogans may not be able to properly assess my application for credit and my application may be refused.

2. Privacy Statement - Coogans is committed to protecting Your privacy

For more information about how Coogans collects, uses and discloses your personal information, please: (a) view Coogans' privacy statement available at www.coogansgroup.com.au; or (b) view Coogans' privacy policy available at www.cooganstores.com.au/privacy; or (c) contact Coogans' Compliance Officer on (03) 6233 1888 or email at finance@cooganstas.com.au

SECTION B Declaration

To: Coogans Group Pty Ltd - ABN 70 632 052 352

In consideration of Coogans Group Pty Ltd (ABN 70 632 052 352) granting me credit facilities I declare that:

I am authorised to provide the personal details presented and consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

All information provided to Coogans in relation to this credit application is true and complete and acknowledge that Coogans relies on the information in making a decision to grant me credit.

Coogans may, in its absolute discretion, decide whether or not to grant credit to me; any granting of credit by Coogans is conditional upon me satisfying any conditions of credit that Coogans may in its absolute discretion require; acceptance of this credit application by Coogans does not oblige Coogans to accept any order from me. Coogans may accept or reject any order at its discretion;

If I make a representation to Coogans or give information to Coogans which is untrue, then any credit facilities may be withdrawn, and all charges made to my credit account (if any) will become due immediately.

I am over 18 years of age.

I am not an undischarged bankrupt under this name or under any other name and have not entered into any formal or informal arrangement with any of my creditors under the Bankruptcy Act 1966 (Cth) or otherwise; and

I understand that it is an offence to give false or misleading information to obtain credit.

SIGNED.....
(Applicant signature)

APPLICANT NAME.....

IN THE PRESENCE OF.....
(Witness signature)

WITNESS NAME.....