

Declaration and Important Privacy Notice

I hereby apply to GE Money for a credit facility to enable me and each additional cardholder named in this application or subsequently nominated by me (if any) to purchase goods and services on credit and obtain cash advances ("this credit facility").

I understand that if GE Money accepts my application, I will be sent by GE Money an offer to enter into a credit contract, a financial table and conditions of use governing this credit facility. I acknowledge that I will be bound by the credit contract when that offer is accepted in accordance with those conditions of use.

I acknowledge that the information provided in this application is true and correct and that no information which would cause GE Money to grant credit to me incorrectly has been withheld.

This Privacy Notice is relevant to any application for a GE Money MasterCard credit facility ("Credit Facility"). The Credit Facility is provided by GE Money for customers of MasterCard International (ABN 40 063 125 664).

By completing the GE Money MasterCard Application Form on the reverse of this page I am or will be providing personal information to GE Money about me. I acknowledge that this personal information, and any other personal information GE Money collects about me ("my personal information") will be used by GE Money to enable it to assess my application for the Credit Facility, and if my application is approved, for the subsequent administration of the Credit Facility. I consent to GE Money using and disclosing my personal information for this purpose and acknowledge that without this information GE Money may be unable to process or accept my application or to operate or administer the Credit Facility.

I consent to GE Money (and each of its related companies) using or disclosing my personal information for the following additional purposes of:

- performing administrative tasks and managing business operations;
- providing services to me in relation to this or other products or services;
- telling me about products or services of GE Money or other organisations;
- product development and research;
- risk assessment, management and modelling;
- fraud and crime prevention;
- enabling any insurers to whom I apply for merchandise and payment protection insurance to assess my application (where I have applied for such insurance cover), and if my application is approved, for the initial establishment and then the subsequent administration of that insurance; and
- complying with legislative and regulatory requirements.

However, GE Money will not send me information about other products or services of GE Money or anyone else, if I ask them not to. I may ask them not to by telephoning 1300 882 289.

I understand that GE Money (and each of its related companies) may disclose my personal information, to:

- their related companies;
- credit reporting agencies;
- other financial institutions and credit providers;
- service providers (including delivery companies and debt collectors);

- organisations providing processing and other support functions to credit providers;
- any program managers, bonus partners and rewards suppliers involved in any loyalty program associated with the Credit Facility;
- additional cardholders or other persons (if any) authorised by me to operate my facility;
- Australia Post and other organisations through whom I choose to make payments to GE Money (or any of its related companies); and
- Other entities to whom GE Money is by law required, or authorised by me, to disclose my personal information.

Subject to the provisions of the Privacy Act 1988 and the other terms of this Notice, **I consent** to any such disclosures of my personal information regardless of how or when that information was collected.

I agree to the transfer of my personal information by GE Money (and each of its related companies) to organisations overseas, but only for use in connection with any of the purposes that GE Money (and each of its related companies) are authorised to use my personal information.

If and to the extent that GE Money does so in a manner and for purposes that conform with the Privacy Act: I agree to GE Money obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons and to GE Money using that information in assessing my application for credit; and I also agree to GE Money giving to and receiving from any credit providers named in this credit application and any credit providers named in a credit report issued by a credit reporting agency, information about my credit arrangements, provided that the information is given or received to assess an application for credit made by me to the recipient credit provider or to assess my credit worthiness; and I also agree to GE Money obtaining a credit report containing my personal information about me from a credit reporting agency and to GE Money using that report or any information derived from the report in assessing this application, and for any other purposes permitted under the Privacy Act. I also acknowledge that subject to the provisions of the Privacy Act, GE Money may otherwise disclose to any person any information concerning a credit facility granted to me or the conduct of that credit facility.

Subject to the provisions of the Privacy Act 1988, I acknowledge that I may have access to my personal information collected and held by GE Money (and its related companies). I acknowledge that I can enquire as to the identity of each related company of GE Money and may contact GE Money for access to my personal information by contacting **1300 882 289**.

I separately agree that if I nominate an additional card holder, or provide personal information about any other person, I will first ensure each such person has seen this Privacy Notice and understood its contents, and has separately agreed to their personal information being collected, used and disclosed by GE Money and their related companies in the same ways and in the same manner that my personal information may be collected, used and disclosed in accordance with my consent under this Privacy Notice. I further agree that if I nominate any additional cardholder under 18 years of age who does not have a sufficient understanding and intelligence to understand this Privacy Notice, I will ensure that their parents or guardians agree to this Privacy Notice.