

## WHY YOU NEED TO SIGN THIS FORM

In order for IBA to provide or to consider providing you products or services, IBA is required to collect and hold information about you including credit information and personal information.

IBA requires your consent before it can collect, use or share the credit information or personal information in order to assess your application. If you do not consent to IBA collecting and handling this information, IBA will not be able to assess your application for the products and services you have requested.

By signing this form, you authorise IBA to - subject to law – use, store, disclose, transfer, obtain or exchange your credit information and / or personal information with all such persons as IBA may consider necessary in order to provide you with the products and services requested and to comply with IBA's legal obligations. This may include:

- Other credit providers such as banks, credit unions and financiers, for the purposes of obtaining information to assist us in considering your application, including details of your accounts or loans, your credit history, credit worthiness, credit standing, and any other details that are related to our consideration of your application.
- Someone who is, or is considering being, a guarantor for any product or service we provide to you OR who has, or is considering, providing security for any product or service we provide to you.
- A credit reporting body or debt collection agency for a purpose related to the provision of consumer credit, commercial credit or in relation to a guarantee to be provided for credit.
- Our service providers (and their contractors) to allow IBA to collect any overdue payments you owe.
- Anyone necessary in order for IBA to confirm information about your employment, income, and financial history.
- Our service providers generally (and their contractors), professional advisers, joint borrowers, payments systems operators, cards schemes, for purposes including the processing of data and transactions by IBA, to facilitate transactions entered into between you and IBA, and to aid in IBA's compliance with anti-money laundering and counter-terrorism financing laws or with disclosure requirements under any law binding on IBA.

### **Authorisation under section 191 of the *Aboriginal and Torres Strait Islander Act 2005 (Cth)***

In addition to the Privacy Act, the *Aboriginal and Torres Strait Islander Act 2005* places restrictions on the way IBA can use the information you give to IBA.

By signing this form, you will be taken to have authorised a person to receive information or documents about you if disclosure is necessary in order for IBA to assess your application or if that disclosure relates to a product or service that IBA provides to you.

## CONSENT TO COLLECTION AND USE OF INFORMATION ABOUT YOUR ABORIGINAL OR TORRES STRAIT ISLANDER DESCENT

Information about your Aboriginal or Torres Strait Islander descent is 'sensitive information' for the purposes of the *Privacy Act 1988*. IBA requires your consent before it can collect, use, or share your sensitive information.

By signing this form, you consent to IBA:

- collecting information from you about your Aboriginal or Torres Strait Islander descent, and
- using information about your Aboriginal or Torres Strait Islander descent to assess your application for the products or services you have requested from IBA.