

PRIVACY AGREEMENT FOR CHEVRON MORTGAGE & LOANS

This document describes how Chevron Mortgage & Loans manages personal information.

1. The National Privacy Principals

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the national Privacy Principals (NPP's) Chevron Mortgage & Loans act to protect your personal information in accordance with the National Privacy Principals from that date.

2. Collecting personal information about you

The kind of personal information we hold:-

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kind of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- Information you provide to us when you apply for a loan or when you offer to guarantee a loan such as name, address and contact details.
- Financial information about you such as your current asset & liability status.
- Information about any existing loans provided to you such as current balance, loan limit, security offered, details of arrears.

Signed

Signed

3. Using and disclosing your personal information

The purposes for which we collect and hold personal information and how we use and disclose it:-

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- Professional advisers such as solicitors, accountants and valuers
- Government agencies such as those which administer land titles
- Credit providers such as those that hold a priority mortgage
- Other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed.
- Credit reporting agencies

4. Security of Personal Information

Where we no longer require any personal information for the purpose it was collected, we will take reasonable steps to destroy that information by secure means or to permanently de-identify the personal information from the individual.

5 Access to your personal information

In most cases, you can gain access to personal information that we hold about you. If you wish to do so, please contact your Credit Provider. We will handle requests for access to your personal information in accordance with the NPP's. All requests for information should be addressed to:

The Privacy Officer
Chevron Mortgage & Loans
PO Box 179
Chevron Island Qld 4217

Signed

Signed

ACKNOWLEDGEMENT BY THE APPLICANT ABOUT THE COLLECTION, RECORDING, USE AND DISCLOSURE OF PERSONAL INFORMATION BY THE APPROACHED CREDIT PROVIDER

1. Agreement that Chevron Mortgage & Loans may seek consumer credit information (Section 18K(1)(b), Privacy Act 1988)

If Chevron Mortgage & Loans consider it relevant to assessing my/our application for commercial credit, I/we agree to Chevron Mortgage & Loans obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by Chevron Mortgage & Loans.

2. Exchanging information with other credit providers (Section 18N(1)(b), Privacy Act 1988)

I/we agree to Chevron Mortgage & Loans obtaining personal information about me/us from other credit providers, whose names I/we may have provided for Chevron Mortgage & Loans or that may be named in a credit report, for the purpose of assessing my/our application for commercial credit made to Chevron Mortgage & Loans.

3. Agreement to a credit provider being given a consumer credit report to collect overdue payments on commercial credit (Section 18K 1(h) Privacy Act 1988)

I/we agree that Chevron Mortgage & Loans may obtain a consumer credit report about me/us from a credit reporting agency for the purpose of collecting overdue payments relating to commercial credit owed by me/us

Applicants Name Applicants Name

Applicants Signature Applicants Signature

Date: Date: