



### Credit Application

Please tick:  Company     Partnership     Sole Trader     Trust

Full legal Name \_\_\_\_\_ (you, Customer)

Trading Name \_\_\_\_\_

ACN \_\_\_\_\_ ABN \_\_\_\_\_

Address of Registered Office \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

Drivers Licence Number (if Customer is an individual) \_\_\_\_\_

Copy of Drivers Licence attached:  Yes

Full name as on Drivers Licence (if Customer is an individual) \_\_\_\_\_

D.O.B. (if Customer is an individual) \_\_\_\_\_

Trust Name (if applicable) \_\_\_\_\_

Trust ABN (if applicable) \_\_\_\_\_

Date Business Commenced \_\_\_\_\_

Monthly Credit Required \_\_\_\_\_

Directors/Proprietors	D.O.B.	Private Addresses
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1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

*(if more than three Partners or Directors please attached additional details to this application)*

Bank \_\_\_\_\_ BSB \_\_\_\_\_

Bank Account No. \_\_\_\_\_

Accounts Contact \_\_\_\_\_

Accounts Email \_\_\_\_\_ Phone \_\_\_\_\_



**TRADE REFERENCES:**

*(Please list the names of at least four companies who you have traded with for a minimum of 12 months and who you are happy for us to contact as a trade reference)*

1. Company Name \_\_\_\_\_ Email \_\_\_\_\_

2. Company Name \_\_\_\_\_ Email \_\_\_\_\_

3. Company Name \_\_\_\_\_ Email \_\_\_\_\_

4. Company Name \_\_\_\_\_ Email \_\_\_\_\_

**DECLARATION:**

Each of the undersigned, together and separately agree and declare in favour of Arcus that:

- 1. The information in this Credit Application is correct.
- 2. If this Credit Application is approved, the account facility may be cancelled at any time without prior notice. The period for payment which Arcus allows from time to time is determined by Arcus in its absolute discretion.
- 3. The account facility with Arcus will be used wholly or predominantly for business purposes.
- 4. Each signatory to this document or any other document signed pursuant to it is authorised to sign in any relevant capacity.
- 5. If the Customer's business structure is a trust then the customer deals with Arcus and with others only in that capacity and under the trust's ABN given to Arcus.
- 6. Each signatory to this document acknowledges and consents to the matters set out below in the 'Privacy Notice and Consents'.

**This declaration and agreement must be signed by each Director, Partner or Sole Trader whose details appear on page 1 of this application:**

**Director 1/ Partner 1/ Sole Trader/ Authorised Person:**

Name	Signed	Date
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Title	Email	Phone
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**Director 2/ Partner 2:**

Name	Signed	Date
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**Director 3/ Partner 3:**

Name	Signed	Date
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*(if there are more than three Directors/Partners, please attach an additional page where those Directors/Partners can sign the document)*

## PRIVACY NOTICE AND CONSENTS

**Please ensure that a copy of this statement is given to each director or partner or sole trader named above and any other contact person whose name or other personal information is submitted with this credit application form. By submitting this Credit Application you represent to Arcus that this has occurred.**

In this notice, a reference to:

“credit” means credit as defined in the Privacy Act, being in this case the sale by Arcus of goods or services to you or your organisation on a deferred payment basis;

“Privacy Act” means the Privacy Act, 1988 (Cth).

### Collection Notice

*Who we collect personal information from*

Arcus generally collects personal information about you, including your credit information or credit eligibility information, directly from you. For example, if you complete our Credit Application or if you give a personal guarantee in respect of your organisation.

Arcus may also collect personal information about you, including your credit information or credit eligibility information, from third parties. For example, from any other organization with whom you have any dealings, a credit reporting body or from publicly maintained records.

*Purpose of collection*

In general, we collect, use and disclose personal information for the following purposes:

- To conduct our business;
- To market our services;
- To communicate with you;
- To comply with our legal obligations;
- To register security interests on the Personal Properties Security Register; and
- To help us manage and enhance our services.

In addition to the above, we also collect personal information, including your credit information or credit eligibility information, by way of our Credit Application for the purpose of:

- Assessing your (or your organisation's) request for deferred payment terms;
- Contacting you so as to enable us to manage your account and to fulfil our obligations to you or your organisation;
- Interacting with you as a guarantor of your organisation's obligations to us (if applicable); and
- Recovering monies owing to us.

*Consequences if information is not collected*

If you do not provide the information requested in this form, we may not be able to assess a request for deferred payment terms, to establish an account or to increase your credit limit as the case may be. In addition, you or your organisation may not be able to participate in future offers of goods or services which we supply.

*Who we usually disclose information to*

Personal information submitted, including credit information or credit eligibility information about you, may be disclosed by us to entities that are related to or associated with Arcus, and organisations that provide us with financial services such as our financiers, information technology services, marketing and promotional services and professional advice, such as legal practitioners and accountants.

We may also disclose personal information, including credit information or credit eligibility information, to other credit providers

and to credit reporting bodies, such as CreditorWatch, including where there is a payment default by you or your organisation and, if necessary, to our insurers and debt collectors.

We may also disclose personal information to any person or organisation who may be interested in buying the whole or part of our business.

*What a credit reporting body may do with your information*

A credit reporting body, such as CreditorWatch, may include the information we disclose to it, including credit information or credit eligibility information, in reports provided to us and other credit providers to assist them to assess an individual's credit worthiness.

If you fail to meet your payment obligations in relation to consumer credit or commits a serious credit infringement, Arcus may disclose this to a credit reporting body.

You may request a credit reporting body, such as CreditorWatch, not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider.

You may request a credit reporting body, such as CreditorWatch, not to use or disclose your credit reporting information, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

*Access, correction and complaints*

Arcus has a privacy policy which includes information about how Arcus collects, stores, uses and discloses personal information, including credit information and credit eligibility information; about how an individual may access the personal information about that individual that is held by Arcus and seek correction of that

information; and about how an individual may complain about a breach by Arcus of the privacy principles set out in the Privacy Act.

The privacy policy also includes information about credit reporting including the details of the credit reporting bodies to which Arcus is likely to disclose an individual's credit information.

*Access to privacy policy*

Our privacy policy is available upon request or by visiting [www.arcuswire.com/privacy-policy](http://www.arcuswire.com/privacy-policy).

The privacy policy for CreditorWatch, is available at [www.creditorwatch.com.au/privacy/](http://www.creditorwatch.com.au/privacy/).

The document sets out how CreditorWatch manages credit reporting information.

*Disclosure to overseas recipients*

Arcus is not likely to disclose personal information to overseas recipients.

*Who to contact?*

If you have any queries about how we collect, store, use and disclose personal information, including credit information or credit eligibility information, you can contact the Arcus Privacy Officer by email: [privacy@arcuswire.com](mailto:privacy@arcuswire.com).

**Please note:** Your nomination of trade referees for checking your credit history or that of your organisation

will be construed as your consent to our contacting them and obtaining a full and frank reference report with respect to those or other matters we believe to be relevant to your application for deferred payment terms.

**Consents:**

- **I consent** to the collection by Arcus of the personal information contained in the application submitted with this privacy notice and for Arcus to use that information for the purposes outlined above;
- **I consent** to Arcus using and disclosing the personal information for the purpose of direct marketing;
- **I consent** to Arcus disclosing information about me to credit reporting bodies including [insert credit reporting body] and their related bodies corporate, including as a result of default by me or my organisation;
- **I consent** to Arcus disclosing information about me to any person who is a guarantor or who has provided security for my or my organisation's obligations to Arcus;
- **I consent** to Arcus disclosing information about me to any person who is considering

whether to be a guarantor or whether to provide security for my organisation's obligations to Arcus;

- **I consent** to Arcus obtaining from a credit reporting body a credit report containing personal information about me (with respect to both commercial credit and consumer credit supplied to me) for the purposes of:
  - assessing my or my organisation's application to Arcus for a trading account on deferred payment terms;
  - collecting payments that are overdue in respect of commercial credit provided by Arcus to me or my organisation; and
  - assessing whether to accept a guarantee from me as security for my organisation's obligations to Arcus; and
- **I consent** to Arcus obtaining personal information about me (with respect to both commercial credit and consumer credit supplied to me) from other credit providers, whose names I have provided to Arcus or that may be named on a credit report for the purposes of assessing my organisation's application to Arcus for trading account on deferred payment terms