

Authority form for collections and financial hardship assistance

Retail Credit Management: GPO Box 898, Brisbane, QLD 4001. Phone: 1800 312 115. Email: rcm@virginmoney.com.au

DETAILS FOR CUSTOMER 1			
Full name:		Date of birth: / /	
Residential address:			
Suburb:	State:	Postcode:	
DETAILS FOR CUSTOMER 2 (if applicable)			
Full name:		Date of birth: / /	
Residential address:			
Suburb:	State:	Postcode:	
ACCOUNT DETAILS			
Option 1: All accounts (check box) A customer number is required to link all accounts (please enter here): Option 2: Information on individual accounts only (check box and complete table)			
ACCOUNT NUMBER	ACCOUNT TYPE		
AUTHORISED THIRD PARTY'S DETAILS			
Full name:		Date of birth: / /	
Company Name/Relationship:	Preferred (contact number: ()	
Email:	ik.		
Postal address:			
Suburb:	State:	Postcode:	
AUTHORITY			
I/we authorise Authorised Third Party's name:		to act as my/our agent to	0:

- Seek and exchange personal information (including information related to credit, financial affairs or sensitive information about me and my accounts) from Virgin Money and the Lender;
- · Negotiate and enter into arrangements that are binding on me/us related to the account/s; and
- · Act on my behalf until this authority is revoked.

I/we understand that:

- Standard account notification (including account statements and other prescribed notices) can still be sent to me/us by Virgin Money and the Lender;
- If an agreement is made, my/our written consent may be required;
- Virgin Money and the Lender will rely on the information provided and the declaration and privacy consent previously provided by me/us to Virgin Money and the Lender;
- Virgin Money and the Lender will communicate with my/our appointed representative via phone, letter, email or other forms of communication as agreed and which may be required and;
- This authority can be revoked by contacting Virgin Money on 1300 312 115 or at the address below.

Virgin Money (Australia) Pty Limited ABN 75103 478 897 ("Virgin Money") is an authorised credit representative of Bank of Queensland Limited ABN 32009 656 740, Australian Credit Licence 244 616 ("BOQ" or referred to herein as "the Lender", "us" or "our"). BOQ is the credit provider. Virgin Money is a whollyowned but not guaranteed subsidiary of BOQ.



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SIGNATURES			
Signature of Customer 1:			
	Date:		
×	/ /		
Signature of Customer 2:			
	Date:		
X	/ /		
Signature of Authorised Third Party:			
	Date:		
X	/ /		

If you are a proposed authorised third party, we collect your personal information in order to be able to contact you as the account holder has requested. If you do not provide the information we request, we may be unable to accept you as an authorised third party. Our privacy policy is available online which further outlines these requirements.

It covers:

- · How you can access the personal information we hold about you and ask for it to be corrected;
- How you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- · How we collect, hold, use and disclose your personal information in more detail.

PRIVACY

Virgin Money Australia (referred to as 'we') collect your personal information in order for us to provide you with particular services. If you don't provide us with your personal information or otherwise authorize us to collect this information from third parties, we may not be able to provide you with one or more of our services.

We may disclose your personal information with other companies to deliver our products or services to you, this include other financial services companies that we partner with to provide our products and services, regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, including brokers or financial advisers, our agents, contractors and professional advisers who assist us in providing our services.

Some of the parties with which we exchange your personal information, including our partners, service providers and other third parties listed above, may be located outside Australia in countries including New Zealand, Philippines, India, Singapore, the United States of America, United Kingdom, Spain and Israel.

Our Privacy Policy, a copy of which can be found at www.virginmoney.com.au, sets out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled. You may contact our Privacy Officer in relation to your personal information) by:

- Phone: 13 81 51
- Email: privacy@virginmoney.com.au
- Postal address: Privacy officer, Virgin Money Australia.

Level 8, 126 Phillip Street, Sydney NSW 2000

In this authority, the term "Bank of Queensland", refers to members of the Bank of Queensland group including Bank of Queensland Limited, BOQ Finance (Aust) Limited, BOQ Credit Pty Limited, BOQ Equipment Finance Limited, Virgin Money (Australia) Pty Limited, Virgin Money Financial Services Pty Ltd, BOQ Specialist and BQL Management Pty Ltd.