

# CONSUMER CREDIT APPLICATION

JOHN DEERE CREDIT LIMITED, 166-170 Magnesium Drive, Crestmead, Queensland, 4132

Telephone: (07) 3802 3100 Facsimile: (07) 3802 3142 A.B.N. 55 078 714 646



**JOHN DEERE**  
CREDIT

Dealership Name  Dealer No  Contact Person  Date

## INDIVIDUAL 1 ("YOU")

Title	First Name	Middle Name	Surname	
Residential Address			Post Code	At address since
Previous Address (if at current address less than 3 years)			Post Code	At address since
Postal Address (leave blank if same as residential)				
Home Phone	Mobile	Fax	Email	Business Phone
Drivers Licence No		DOB	Marital Status	
<b>Current Housing Situation</b>	<input type="checkbox"/> Home Owner/Buyer		<input type="checkbox"/> Rent <input type="checkbox"/> Live with parents or relatives	
Employer Name	Phone	Date Commenced	Occupation	
Previous Employer Name (if current employer less than 3 years)		Phone Number	Date Commenced	
Nearest Relative not living with you (Name & Address)				

## INDIVIDUAL 2 ("YOU")

Title	First Name	Middle Name	Surname	
Residential Address			Post Code	At address since
Previous Address (if at current address less than 3 years)			Post Code	At address since
Postal Address (leave blank if same as residential)				
Home Phone	Mobile	Fax	Email	Business Phone
Drivers Licence No		DOB	Marital Status	
<b>Current Housing Situation</b>	<input type="checkbox"/> Home Owner/Buyer		<input type="checkbox"/> Rent <input type="checkbox"/> Live with parents or relatives	
Employer Name	Phone	Date Commenced	Occupation	
Previous Employer Name (if current employer less than 3 years)		Phone Number	Date Commenced	
Nearest Relative not living with you (Name & Address)				

## Consumer Asset & Liabilities Statement

Number of dependents		Monthly Expenses (exclude living costs)	\$
(i.e. Infants or school age children living at home or persons in your full time care.)		Board / Rent / Mortgage	
		Motor Vehicle loans per month	
<b>Net Monthly Income After Tax</b>	<b>\$</b>	Other fixed term loans	
Borrower 1		Total Credit Card monthly repayments	
Borrower 2		Other regular finance commitments	
	<b>Total</b>		<b>Total</b>
Assets		Liabilities	
	<b>\$</b>		<b>\$</b>
House Property		Mortgage on Property	
Motor Vehicles		Finance owing on vehicles	
Cash at Bank		Credit Card Limits	
Furniture & Personal Effects		Other Loans	
Investments / Other Assets		Other Liabilities	
	<b>Total</b>		<b>Total</b>

## CONSENT AND ACKNOWLEDGEMENT

You, the applicant for credit, agree to your information being disclosed to and used by JDC, Deere & Co. (a company incorporated in the United States of America) or any wholly owned subsidiary of Deere & Co. or any person acting on their behalf (together the "Deere Group") or used and disclosed by any John Deere dealer for the purposes specified in the privacy statement and consent set out in this application form.

**You acknowledge having read and** understood the acknowledgments, authorities and consents in this credit application.

By signing this credit application you agree and acknowledge that the written details you have given in this credit application are true and correct or have been amended and initialled. You are not an insolvent or an undisclosed bankrupt(s) and there are no judgements against you. You also declare that you are unaware of anything that may adversely affect your ability to fulfil your obligations under the proposed credit agreement with JDC. By signing this credit application you give the acknowledgements, authorities and consents in this credit application.

Signature of applicant 1	Date	Signature of applicant 2	Date
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## PRIVACY GENERALLY

At John Deere Credit Limited ("JDC") your privacy is important to us. JDC comply with the National Privacy Principles (new privacy laws which apply from 21 December 2001) as well as our existing obligations of confidentiality and the credit provider provisions in the Privacy Act 1988 (Cth) ("Act").

You may choose not to give JDC your personal information. However, JDC may not be able to process your application or provide you with an appropriate level of service without this personal information.

Please read the following carefully. It sets out how JDC may use information you give in this application and what information JDC may obtain about you with or without your agreement.

Reference to the "Deere Group" in this statement means JDC, Deere & Co. (a company incorporated in the United States of America), any wholly owned subsidiary of Deere & Co. or any person acting on their behalf.

## CREDIT INFORMATION

### Notice that your credit information may be given to a credit reporting agency

Under the Act, JDC is allowed to disclose to a credit reporting agency personal information about you. This information includes:

- details to identify you - that is, your name, sex, date of birth, current and two previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that JDC is a current credit provider to you;
- payments overdue for at least 60 days and for which collection action has started;
- advice that payments are no longer overdue;
- cheques for more than \$100 drawn by you which have been dishonoured more than once;
- in specified circumstances, that in JDC's opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by JDC has been paid or otherwise discharged.

### JDC may obtain, disclose and exchange credit information

You authorise JDC to:

- obtain from credit reporting agencies, consumer or commercial credit information for the purposes of:
  - assessing this application; and
  - assisting in the collection of overdue payments in respect of credit provided to you by JDC;
- obtain from a credit provider named in this application or in a credit report, your personal information including your credit worthiness, credit standing, credit history or credit capacity as permitted under the Act and use the information to:
  - assess an application for credit;
  - notify other credit providers of a default by you;
  - exchange information with other credit providers about your credit with JDC where you are in default with other credit providers; and
  - assess your credit worthiness;
- and to disclose personal information concerning you to another credit provider for these purposes;
- obtain from a business which provides information about the commercial credit worthiness of persons, information about your commercial activities or commercial credit worthiness for the purposes of assessing your application for credit;
- disclose to persons involved in funding credit your consumer or commercial credit information for the purposes of enabling those persons so involved to perform tasks necessary in the funding of credit.

### JDC may disclose credit information about you to your guarantors

You authorise JDC to provide to any guarantor or any proposed guarantor or any person providing

security for the credit arrangement:

- any information concerning your credit worthiness, credit standing, credit history or credit capacity for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep them informed about the guarantee; and
- a copy of any loan contract, lease, hire-purchase agreement or goods mortgage that may eventuate from this application.

## Insurers

You authorise:

- an insurer to obtain your credit report from a credit reporting agency; and
- JDC to disclose a report or information to an insurer to assess whether to insure JDC for credit given to you or to assess the risk of default by you.

### JDC may disclose information about you to its dealers

You authorise JDC to disclose personal and credit information to the dealer named in this application including:

- the reasons for JDC refusing your application for credit if that application is refused, without providing to that dealer a copy of any credit report relating to you;
- information about overdue payments in respect of credit provided by JDC to you, whether or not that information has been disclosed to a credit reporting agency, so the dealer can remind you of any payments due to JDC or take action in relation to overdue payments;
- information about the status of your credit arrangements with JDC.

You authorise the dealer named in this application to seek access to this information.

### JDC may confirm employment/ income details

You authorise JDC to confirm your employment and income details from any employer, accountant or tax agent named in this application.

### JDC may obtain information from State Motor Vehicle Registration or Licensing Authorities

You authorise JDC to obtain information about you from any authority responsible for the registration of motor vehicles or licensing of drivers in any State or Territory of Australia and you agree to the authority giving the information about you to JDC.

## PERSONAL INFORMATION

### JDC may use your personal information

JDC uses your personal information to:

- process your credit application (including determining if the Consumer Credit Code applies);
- communicate with you about your credit application and credit provided to you by JDC;
- administer and manage credit provided to you by JDC;
- facilitate JDC's internal business operations, including complying with any legal requirements;
- complete and register, as necessary, relevant documentation as required by chattel and motor vehicle security and hire purchase legislation;
- carry out confidential systems maintenance and testing; and
- assist us develop our products and services so that we can improve our relationship with you.

### Disclosure to Deere Group members or John Deere dealers

JDC may by itself use or disclose your personal information to any Deere Group member or John Deere dealer who may use the information to:

- provide financial, administrative or other services for the purposes only of JDC's business (for example back-office administration call centre facilities and mailing services);
- develop a customer profile to enable any Deere Group member or any John Deere dealer to give you better service;
- develop new products, review and analyse products and customer needs; and
- plan, research, promote and market products

and services which may be supplied by any Deere Group member or by other suppliers, which any Deere Group member or John Deere dealer considers may be of interest to you, unless you tell JDC not to.

The Deere Group may disclose your personal information to its external service providers (unless you tell JDC not to) for any of the purposes described above.

You consent to JDC disclosing your personal information and credit information you provide to a Deere Group member outside Australia.

### JDC may disclose your personal information

JDC may disclose your personal information to:

- our external service providers (which may be located overseas) that provide services to us. These organisations are limited in their use of your information to the purposes of our business only;
- guarantors and other persons who have an interest in any property offered to JDC as security;
- any party acquiring an interest in any business or your credit or loan account and any related securities provided by you or any other person;
- government agencies in connection with your finance with JDC, such as for stamping and registration of mortgages and liens;
- any organisation which you request us to or any persons acting on your behalf, including your financial advisor, broker, solicitor, or accountant - unless you tell us not to;
- confirm your personal information with any person named in this application and you release all claims against JDC and your other creditors for all acts or omissions which occur in verifying this information;
- an insurance arranger or underwriter, for the purposes of effecting insurance you have applied for;
- debt collection agents for the purposes of enforcing any credit arrangement and securities entered into by you or any other person in connection with credit provided to you;
- a third party in the case of a sale, transfer or assignment of the whole, or part of the business or undertaking of JDC or any Deere Group member or the whole or part of the assets of JDC or any Deere Group member; or
- where the law requires JDC to do so or permits us to or you consent.

## ACCESS

You are entitled at any time to request access to personal information held by JDC about you and to ask JDC to correct this information where you believe it is incorrect or out of date. To do so, please contact:

Privacy Officer  
John Deere Credit Limited  
166-170 Magnesium Drive  
CRESTMead QLD 4132  
or  
PO Box 1544  
BROWNS PLAINS BC QLD 4118  
Telephone: (07) 3802 3100  
Fax: (07) 3802 3142  
E-mail: 23jdc@johndeere.com

No access fee will be charged but JDC may charge you its reasonable costs of providing you with any information you have requested.