



AUTHORISED REPRESENTATIVE AUTHORITY FORM - COLLECTIONS AND FINANCIAL DIFFICULTY ASSISTANCE

Please return your completed application form to Group Credit Management via:
Post: GPO Box 898, Brisbane Qld 4001 or email: RCM@Virginmoney.com.au
For enquiries contact us on **1800 312 115**

SECTION 1 – CUSTOMER DETAILS

CUSTOMER 1

Full Name	Date of Birth / /	
Home Phone ()	Mobile Phone	
Residential Address		
Suburb/Town	State	Postcode

CUSTOMER 2 (if applicable)

Full Name	Date of Birth / /	
Home Phone ()	Mobile Phone	
Residential Address		
Suburb/Town	State	Postcode

SECTION 2 – ACCOUNT DETAILS

STEP 1: Specify product type/s that the authority relates to (e.g. Home Loan, Transaction or Savings account)

STEP 2: Complete account details below

Account Number	Account Type

SECTION 3 – AUTHORISED REPRESENTATIVE DETAILS

Full Name	Date of Birth / /	
Company Name/Relationship	Preferred Contact Number	
Email		
Postal Address		
Suburb/Town	State	Postcode



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SECTION 4 – AUTHORITY

I/we the customer/s authorise the above Authorised Representative to act as my/our agent to:

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

I/we the customer/s understand that:

- Standard account notification (including account statements and other prescribed notices) can still be sent to me/us by Virgin Money;
- If an agreement is made, my/our written consent may be required;
- Virgin Money will rely on the information provided and the declaration and privacy consent previously provided by me/us to Virgin Money;
- Virgin Money will communicate with the above Authorised Representative via phone, letter, email or other forms of communication as agreed and which may be required, unless:
 - we specifically requested the Virgin Money to have direct communications with us;
 - Virgin Money reasonably believes that above Authorised Representative is acting against our best interests;
 - Virgin Money reasonably believes that above Authorised Representative is acting in a deceptive or misleading manner with us and/or Virgin Money; or
 - at the time Virgin Money is dealing with your complaint above Authorised Representative has been excluded by the Australian Financial Complaints Authority (AFCA) from representing complainants in relation to any complaint lodged by us with AFCA; and
- This authority can be revoked by contacting Virgin Money on **1800 312 115** or at the address set out in Section 6 below.

The Authorised Representative by signing the below:

- Agrees to act as an authorised representative contact for the above customer/s until such time as this authority is revoked;
- Acknowledges they have no authority to access or operate the above customer/s account/s;
- Consent to my personal information being collected for the purpose of acting as Authorised Representative for the above customer/s as outlined below; and
- Acknowledge this authority can be revoked by the Authorised Representative contacting Virgin Money on **1800 312 115** or at the address set out in Section 6 below.

SECTION 5 – SIGNATURES

Signature of Customer 1

Date / /

Signature of Customer 2

Date / /

Signature of Authorised Representative

Date / /

If you are a proposed authorised representative, 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 representative. 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.



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SECTION 6 – PRIVACY NOTIFICATION

Virgin Money (referred to as “we”) collect your personal information in order to be able to contact you, as the account holder has requested and to administer the account holder’s financial products and services. If you do not provide the information we request, we may be unable to accept you as an Authorised Representative.

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, other financial institutions, regulatory bodies and government agencies, courts and external dispute resolution schemes, payments systems participants, agents, contractors and professional advisers who assist us in providing our services (including our white label partners), your or our insurers and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, system developers or testers, accountants, auditors, valuers and lawyers

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

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:

Write to:

GPO Box 898, Brisbane, QLD 4001

Telephone: **13 81 51**

Email: privacy@virginmoney.com.au