CREDIT REPORT

GettaHome

APPLICANT 1

Given Name(s)	:	**Debbra Anne**
Surname	:	**Smith**
Sex	:	**Female**
Date of Birth	:	**16/01/1972**
Driver License	:	**3621658**
Current Address	:	**8 Kitcher Parade, Mckail WA 6330**
Occupation	:	**Prison Officer**
Employer	:	**Department of Justice**

Important Notes

- A Privacy Clause and Authorisation must be signed by all applicants prior to a Credit Report being undertaken
- All information must be provided in order to obtain an accurate Credit Report
- The referrer may receive benefits or commissions from Financial Institutions at no cost to the Applicant/s
- All fields on the form must be completed

Privacy Clause to Undertake a Credit Report

Authority for an agent to obtain an individual's credit information file held by Equifax credit reporting agency (Privacy Act 1988).

I/We **Debbra Anne Smith**

Applicant name

Authorise Your Loan Assist and its authorised personnel Paul Wiwatowski (hereinafter "The Broker) to act as Access Seeker within the meaning of section 6L of the Privacy Act 1988 (Cth) and to seek to obtain credit reporting information on my behalf to assist me with determining which credit product is most suitable for me and to assist me with obtaining credit.
I understand and acknowledge that:

- The Broker will use the personal information I provide to obtain the Access Seeker services from Equifax (a credit reporting body) on my behalf and if I do not provide the relevant information requested The Broker will not be able to obtain access to my credit reporting information from Equifax;
- in obtaining access to my credit reporting information, The Broker will need to send my personal information to Equifax in order to obtain my credit reporting information as part of obtaining Access Seeker services on my behalf;
- Equifax and its related companies may use and disclose such personal information to manage the provision of credit reporting information and the access seeker services, and to undertake data management for quality related purposes;
- the Equifax privacy policy is available on the Equifax website at https://www.equifax.com.au/privacy, and contains information about how Equifax handles personal information (other than credit reporting information), including how an individual may access their personal information held by Equifax and its related companies and seek the correction of that information, and how an individual may complain about a breach of the Australian Privacy Principles and how Equifax and its related companies will deal with such a complaint; and
- Equifax's Credit Reporting Policy contains information about how Equifax collects and handles credit reporting information and is available on the Equifax website at https://www.equifax.com.au/credit-reporting-policy;
- my personal information will otherwise be handled in accordance with the Combined Credit Guide and Privacy Statement provided to me by The Broker.

Please note:

1. Equifax apply is also one of the intended recipients of the information
2. Your Loan Assist collects an individual's personal information for the purpose of ascertaining whether a client is eligible for a loan.
3. The purpose of collecting such information is to provide Your Loans Assist with correct and accurate information to determine whether a client is eligible to apply for a loan. Moreover to determine whether it is feasible to further proceed with the application.
4. Should an applicant/s refuse to allow Your Loan Assist to obtain credit information, Your Loan Assist reserves the right to stop the application to purchase a home as such refusal will not allow Your Loans Assist to lodge a financial loan at any financial institution in Australia.
5. The applicant/s may contact Veda to access their personal credit information and if such information held is incorrect they may request correction.
6. Credit check enquiries will be conducted by Your Loan Assist in Australia and where so applicable in other jurisdictions such as New Zealand.

Debbra Smith

Signed by Applicant 1

18/01/2026

Date

CERTIFICATE
OF DIGITAL SIGNATURE



THIS DOCUMENT HAS BEEN DIGITALLY SIGNED WITH THE FOLLOWING DETAILS

Document name:
Credit-Report.pdf_signed.pdf
Completed Date:
2026-01-18 21:16:39 (GMT +1000 Australia/Brisbane)
Completed by:
Debbra Smith
Completed Email:
debbra.smith1972@gmail.com
Completed Phone:
0400276078
Completed ID:
323032362d30312d31382031313a31363a3430-f4d95ba2-8d59-4a21-b862-7d79adad02f3
Completed IP:
58.160.161.104
Completed Platform:
Win32