



Credit Provider Determination No. 2006-1 (Assignees)

Privacy Act 1988

Under s.11B(1)(b)(v)(B) of the *Privacy Act 1988*, I, Karen Curtis, Privacy Commissioner, determine that:

1. A corporation which acquires the rights of a credit provider with respect to the repayment of a loan (whether by assignment, subrogation or other means) shall, in relation to that loan, be regarded as the credit provider for the purposes of the *Privacy Act*.
2. A corporation deemed to be a credit provider by virtue of paragraph 1, above, shall, for the purposes of the *Privacy Act*, be regarded as the credit provider to whom the loan application was submitted, or who provided the loan.
3. This Determination relates to those corporations which are not already credit providers by virtue of paragraphs (a) or (b)(iii) to (iv) of s. 11B(1) of the *Privacy Act*.
4. This Determination continues the effect of Determination 2003 No.2 which expires on 24 February 2006.
5. This Determination is effective from 25 February 2006 to 31 August 2006 (inclusive).

The background to, and reasons for, making this determination are set out in the explanatory statement lodged for registration, together with this determination, on the Federal Register of Legislative Instruments.

Karen Curtis
Privacy Commissioner

22 February 2006