



Credit Provider Determination No. 2006-4 (Classes of credit providers)

Privacy Act 1988

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

1. All corporations belonging to the following classes are to be regarded as credit providers for the purposes of the Privacy Act:
 - a corporation where, in relation to a transaction, it is considering providing or has provided a loan in respect of the provision of goods or services on terms which allow the deferral of payment, in full or in part, for at least 7 days; or
 - a corporation engaged in the hiring, leasing or renting of goods, where, in relation to a transaction, no amount, or an amount less than the value of the goods, is paid as deposit for return of the goods, and the relevant arrangement is one of at least 7 days duration.
2. This Determination affects those businesses which are not already credit providers by virtue of paragraphs (a) or (b)(iii) to (iv) of s. 11B(1) of the Act.
3. This Determination continues the effect of Determination 2003 No.1 which expires on 31 August 2006.
4. This Determination is effective from 1 September 2006 to 31 August 2011 (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

21 August 2006