

WHAT YOU NEED TO KNOW

Important Information

As a credit reporting body (**CRB**), Equifax Australia Information Services and Solutions Pty Limited (**EAISS, us, or we**) handles your information relating to identity and consumer credit in accordance with Australian laws, including Part IIIA of the *Privacy Act 1988 (the Act)* and the *Privacy (Credit Reporting) Code 2014 (the CR Code)*.

We take reasonable steps to ensure that any credit information we collect, use or disclose is accurate, up-to-date and complete and relevant for the purpose it is being used or disclosed. For further information on our handling of your credit reporting information please refer to our credit reporting policy at www.equifax.com.au/credit-reporting-policy.

This leaflet is designed to explain how we deal with corrections of your credit reporting information, and any complaints you may have about the process. It contains a summary of provisions in the Act and CR Code, and is general in nature. It does not constitute legal advice, or make any representations or warranties, and is not intended to replace or create any additional rights under contract, statute or equity.

Correction of information

Under the Act you may request that we correct certain credit reporting information that we hold about you. We do not charge you for making such a request, or any necessary correction.

Provided we are satisfied that your credit reporting information is inaccurate, out-of-date, incomplete, irrelevant or misleading we will take reasonable steps to correct that information within 30 days from the date of your request (or as agreed).

If we cannot be satisfied that your credit reporting information needs correcting, we will consult with another (Australian) CRB and/or credit provider that holds, or held, your information.

Notice of correction

If we have corrected your credit reporting information, we will provide written notice of the correction to:

- you
- any CRB or credit provider with whom we have consulted about the correction request
- any party to whom we previously disclosed the information within the previous 3 months (previous recipients)

If you would like to nominate any other previous recipients of the information to be notified about the correction, please complete a request via our website at www.equifax.com.au/personal/resolution-centre, or contact us using the information below:

Customer Resolutions Team
Mail: PO Box 964
North Sydney NSW 2059

If we do not correct your credit reporting information, we will advise you of the following in writing:

- that the correction has not been made
- the reasons for not correcting the information
- what you may do if you are not satisfied with our response to your request

How do I make a complaint?

Simply complete the **online form** at www.equifax.com.au/personal/help-centre/complaints and one of our complaints team members will contact you within 1-3 business days. Or contact us via:

Email: customercomplaintsAU@equifax.com

Mail: Customer Resolutions Team

PO Box 13294

Brisbane QLD 4001

How do I resolve an issue?

We want to do everything we can to resolve your matter, so it's important that you raise your issue with our complaints team prior to having your matter addressed externally. Raising your matter with Equifax directly will often result in a quicker resolution.

If you are still not satisfied with our response, you may contact the external dispute resolution scheme of which Equifax is a member, the Australian Financial Complaints Authority (AFCA). Please note that if you have not already done so, AFCA will likely encourage you to work with us before they investigate your complaint.

How to contact the Australian Financial Complaints Authority (AFCA)

The contact details for (AFCA):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

When contacting AFCA, we suggest you include the following:

- a detailed timeline/chronology of events
- copies of any correspondence with our Customer Resolutions Team and the credit provider

You may also make a complaint to the Office of the Australian Information Commissioner (OAIC).

How to contact the Office of the Australian Information Commissioner (OAIC)

The contact details for the OAIC:

Online: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Fax: 1300 363 992

Mail: Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Contact Equifax

For further information or if you have any question or queries, please visit our website

www.equifax.com.au.

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