



# 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 <http://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Provided we are satisfied that your credit reporting information is inaccurate, out-of-date, incomplete, irrelevant or misleading we will take reasonable steps to correct that information within 30 days from the date of your request (or as agreed).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.mycreditfile.com.au/corrections](http://www.mycreditfile.com.au/corrections), 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

## Complaints

If you are not satisfied with our response to your request for correction, you may contact the external dispute resolution scheme of which EAISS is a member, Credit and Investments Ombudsman, or make a complaint to the Office of the Australian Information Commissioner (**OAIC**).

### How to contact the Credit and Investments Ombudsman

The contact details for the Credit and Investments Ombudsman are:

Reply Paid 252  
South Sydney NSW 1234

When contacting the Credit and Investments Ombudsman, 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

For lodging a complaint or further information about the Credit and Investments Ombudsman, you may also wish to visit their website [www.cio.org.au](http://www.cio.org.au).

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

If you wish to lodge a complaint with the OAIC, you may do so via an online complaint form <https://forms.business.gov.au/aba/oaic/privacy-complaint/>, or by mail, fax or email using the contact details below:

OAIC  
GPO Box 5218  
Sydney NSW 2001  
Fax: + 61 2 9284 9666  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

For further information about the OAIC, you may also wish to visit their website: [www.oaic.gov.au](http://www.oaic.gov.au).

## Contact Equifax

For further information or if you have any question or queries, please visit our website [www.mycreditfile.com.au](http://www.mycreditfile.com.au).