

Information for clients of credit restoration agencies

A credit restoration agency can make a complaint to the Telecommunications Industry Ombudsman (TIO) on your behalf. This fact sheet explains what information we need before we can accept a complaint from an agency.

Please note that you do not need someone else to act on your behalf.

The TIO is a free service and we can help resolve your complaint with your service provider directly.

Authorising the credit restoration agency to act on your behalf

The TIO will not accept a complaint from a credit restoration agency until you have given written permission for the agency to act on your behalf.

Please fill in, sign and date a [TIO Authorisation Form](#). This form lets the TIO share information about your complaint with the agency, for example:

- your bills
- your contract with the service provider
- any information the service provider gave you when you purchased the telecommunications service, and
- any notes from your service provider about your account.

Other information the TIO needs

We also need the following information before we can tell you or the credit restoration agency if we can help:

- the account number, phone number, or internet user name of the service that the complaint is about (or the address where the service was connected)
- what your complaint is about, including
 - if your complaint is about accessing information, the information you need
 - if your complaint is about the listing of a default or serious credit infringement:
 - the amount of the listing
 - why you say the listing should not have been made, and
 - if the money was in dispute at the time of the listing, why it was dispute, how much money and why it is in dispute
- when you first found out about the complaint
- what you have done to try and fix the complaint
- when you last contacted the service provider to talk about the complaint
- how the service provider has responded to the complaint
- why you are not satisfied with the service provider's response to the complaint
- how you would like the provider to resolve the complaint, and
- if you have known about the problem for more than two years, why you have not contacted the Telecommunications Industry Ombudsman until now.

We may need more information *after* we register a complaint, including:

- a complete copy of your credit report
- information that shows why a listing should not have been made, for example:
 - emails or other correspondence between you and the service provider
 - if you paid an amount before a default or serious credit infringement was listed, evidence of payment, such as bank or credit card statements
 - if you had been disputing an amount before the listing, all documentation relevant to that dispute, e.g. correspondence, bills, documentation received when you purchased the service, and
 - if the service was not your service, a copy of your driver's licence and any bills or other documents you can provide to show where you were living when the service was in operation.

The TIO may contact you at any time

Unless you ask us not to, the TIO might contact you directly to confirm the details of your complaint or ask for more information.

More information about the TIO

About the TIOs processes: [What happens when you contact us](#) and [Complaint process](#)

How we handle complaints like yours: [Position statements](#)