

Information for credit restoration agencies

Credit restoration agencies can make complaints to the Telecommunications Industry Ombudsman (TIO) on behalf of their clients.

However, the TIO needs particular information before we can register a complaint lodged by a credit restoration agency.

Note that the TIO may contact the client of a credit restoration agency (the client) directly to request or clarify complaint information. A service provider may also contact the client directly to discuss a complaint.

What the TIO needs from credit restoration Agencies

Information needed before complaint registration and referral

Before the TIO will register and refer a complaint to the relevant service provider (Level 1), we need the following information:

- a **TIO Authorisation Form** - understood, signed and dated by the account holder of the service the complaint is about, authorising the credit restoration agency to act on their behalf
- if the client of the credit restoration agency has known about the problem for more than two years, the reason they have not initiated contact with the TIO until now
- details of the service the client's complaint is about, i.e. account number, phone number, internet user name or service address, and
- a summary of the client's complaint, plus specific details for particular types of complaints:

Complaints about accessing information

- the information the client has requested
- when, how and from who the client requested the information, and
- the response to their request.

Complaints about listing of a default or serious credit infringement (clear-out)

- the amount of the listing
- why the client says the listing should not have been made
- if the client says the amount in question was in dispute at the time of the listing, why it was in dispute
- when and how the client contacted the service provider about the complaint
- the service provider's response to the client's complaint
- why the client is not satisfied with that response, and
- how the client would like the provider to resolve the matter.

Information needed before conciliation

If a complaint is not resolved after the TIO refers a complaint to a provider, the TIO can assist a consumer and provider to conciliate the matter (Level 2). In conciliation, the TIO helps the parties to clarify the matters in dispute and come up with options that could resolve the problem.

All parties need to actively participate in the conciliation process.

This includes providing information that will help to clarify the issues. The TIO will not proceed to conciliation (Level 2) without first receiving:

- a complete copy of the client's credit report
- information from the client that shows why a listing should not have been made, for example:
 - emails or other correspondence between the account holder and the provider
 - if the client says the amount in question was paid before the listing, evidence of payment, such as bank or credit card statements
 - if the client says they had been disputing the amount in question before the listing, all documentation relevant to that dispute, e.g.: correspondence, bills, point of sale documentation, and
 - if the client says the service was not their service, a copy of their driver's licence and any bills or other documents they can provide to show where they were living at the time the service was in operation.

Links to authorisation forms and more information

TIO Authorisation Forms: [Authorisation Forms](#)

TIO Complaint Handling Procedures: [Complaint Handling Procedures](#)

TIO Position Statements (guides to handling different types of complaints): [Position Statements](#)