

Information for credit repair agencies

Credit repair agencies can make complaints to the Telecommunications Industry Ombudsman on behalf of their clients.

However, we need particular information before we can register a complaint lodged by a credit repair agency.

We may contact the client of a credit repair agency directly to ask for or clarify complaint information. A service provider may also contact the client directly to discuss a complaint.

What we need from credit repair agencies before we refer a complaint

Before we register and refer a complaint to the service provider, we need:

- a TIO Authorisation Form - understood, signed and dated by the account holder of the service the complaint is about, authorising the credit repair agency to act on their behalf
- if the client of the credit repair agency has known about the problem for more than two years, the reason they have not contacted us until now
- details to identify the client's telecommunications service
- a summary of the client's complaint, plus specific details for particular types of complaints:

Accessing information

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

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 service provider to resolve the matter.

What we need if the complaint is not resolved

If the complaint is not resolved after referring it a complaint to a provider, we can conciliate or investigate the complaint.

All parties need to actively participate. This includes giving us information that will help to clarify the issues.

We will need:

- 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
 - if the client says the service was not their service, a copy of their driver's license and any bills or other documents they can provide to show where they were living at the time the service was in operation.