

# Information for credit repair agencies



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

However, we need 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. The member 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 member, 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 listing a default or serious credit infringement.
- Listing of a default or serious credit infringement:
  - 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 member about the complaint
  - the member's response to the client's complaint
  - why the client is not satisfied with that response
  - how the client would like the member to resolve the matter.

## What we need if the complaint is not resolved

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

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

- a complete copy of the client's credit file
- information from the client showing why a listing should not have been made, for example:
  - emails or other correspondence between the account holder and the member
  - 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 the 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.