

# Information for clients of credit repair agencies



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

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

We are a free service and we can help resolve your complaint with your service provider directly.

## Authorising the credit repair agency to act on your behalf

We 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 us share information about your complaint with the credit repair agency. For example, we might share:

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

## Other information we need

We also need the following information before we can tell you or the credit repair 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 access to 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
  - 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 us 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

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documentation relevant to that dispute, e.g. correspondence, bills, documentation received when you purchased the service

- o 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.

## We may contact you

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