

Complaints about credit information and credit reporting



The TIO handles complaints about default and credit reporting associated with a telecommunications service (see [guidance note](#)).

Credit providers (including telecommunications providers) often check credit reports to decide whether to provide services, loans or credit cards to people.

What is a credit file?

A credit reporting body stores credit information about individuals and businesses. Credit reporting companies keep credit files about individuals and businesses. Credit files record applications for credit and default listings. You can request a copy of your credit file from credit reporting bodies like [Equifax](#), [illion](#) and [Experian](#).

Default listings

If you don't pay overdue charges, your provider may report this as a default to a credit reporting body.

A provider can report a default when a debt of \$150 or more is overdue by at least 60 days. Default listings stay on your credit file for five years.

We deal with complaints where a provider:

- reports a default without telling the consumer
- does not update credit information after the consumer pays the debt
- reports a default incorrectly
- reports a default while a debt is in dispute.

Before reporting a default, a provider must tell you in writing that the debt is overdue. The provider must send this notice to your last known address. It is your responsibility to make sure the provider has your current address.

If you don't pay after another 30 days, it must send you a second notice telling you that it will report a default.

Once a debt has been paid, waived, included into a new contract or settled for an agreed lesser amount, your providers must report this to the credit reporting body within three days so that the default can be updated.

If you ask your provider for information about any defaults or serious credit infringements, it must give it to you. If it agrees there is a mistake in your credit information, it should correct it within 30 days.

Credit enquiries

If you apply for a post-paid telecommunications service, the provider may check your credit file to decide if it will give you the service. When a provider checks your credit file, the credit reporting company records this as an enquiry on your credit file.

While credit enquiries stay on your credit file for five years, individually they have little to no impact on your credit file. This is because all it shows is that a credit provider looked at your file. It is only when there are a lot of credit enquiries on your file that there may be an impact.

When an enquiry is listed it must be accurate and show:

- the date of the enquiry
- what type of service you applied for.

A provider should make only one enquiry for each application you make for a service. It must also tell you it will check your credit file before doing so. It can do so verbally, in the application form or as a link on its website if you apply online.

It is not required to tell you the impact a credit check may have on your credit score or that the credit reporting body will list the enquiry on your credit file.

If you believe a provider credit enquiry on your credit file is wrong

If you believe a provider credit enquiry on your credit file is wrong, we may be able to handle your complaint.

If your provider agrees there is a mistake in your credit information, it must correct the mistake promptly.

Laws and codes we consider in complaints about credit reporting

The laws and codes we consider in complaints about credit reporting include:

- [The Privacy Act](#)
- [The Credit Reporting Code](#)
- [The Telecommunications Customer Protections Code](#)