

## Credit Reporting Privacy Code 2004 Amendment No 9

I, JOHN EDWARDS, Privacy Commissioner, now issue under section 51 of the Privacy Act 1993, this amendment to the Credit Reporting Privacy Code 2004.

Issued by me at Wellington on 21 July 2014.

The SEAL of the Privacy Commissioner was )  
affixed to this amendment to the Credit ) [L.S.]  
Reporting Privacy Code 2004 by the )  
Privacy Commissioner )

John Edwards

**Privacy Commissioner**

### 1. Title

This amendment is the Credit Reporting Privacy Code 2004 Amendment No 9.

### 2. Commencement

This amendment will come into force on 1 September 2014.

### 3. Amendment to clause 6: Rule 6 (access to credit information)

Rule 6 is amended in the following manner:

**Insert** : (3A) Wherever a credit reporter displays information on its website describing charges made for access, the information must be in accordance with the explicit limit imposed by clause 7(2)(b).

**4. Amendment to clause 7 (charges)**

Clause 7(2)(b) is amended in the following manner:

**Delete** : the phrase “a reasonable charge”

**Substitute** : “a charge not exceeding \$10.00 (including GST)”

**Legislative history:**

*21 July 2014 – amendment issued*

*24 July 2014 – amendment notified in the Gazette*

*1 September 2014 – amendment commences*

**Explanatory note:**

*This note is not part of the amendment, but is intended to indicate its general effect.*

*This amendment, which comes into effect 1 September 2014, amends the Credit Reporting Privacy Code 2004 to limit to a maximum of \$10 the amount a credit reporter can charge to provide an individual with immediate access to their credit information.*

*The amendment is deemed to be a disallowable instrument, but not a legislative instrument, for the purposes of the Legislation Act 2012.*