



My Credit File Application

Use this form if you wish to access your credit file in the standard time frame (5–20 business days). For any other credit file access please go to www.mycreditfile.co.nz or phone 0800 692 733.

Please provide accurate data to enable us to verify your identity. Along with your application form, you must also provide identification; details of this are set out in Step 3.

Please complete this form in black ink using capital letters. All fields marked * are mandatory.

STEP 1: About You

Personal Details

<input type="text"/>	<input type="text"/>
Title*	First Name*
<input type="text"/>	<input type="text"/>
Middle Name*	Last Name*
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Male Gender*	<input type="text"/> / <input type="text"/> / <input type="text"/> Date of Birth*

Previous Name

Have you ever used another name?*

No Yes ▶ Please fill in the section below

<input type="text"/>	<input type="text"/>
Previous First Name	Previous Last Name
<input type="text"/>	<input type="text"/>
Previous First Name	Previous Last Name

Driver Licence Details

<input type="text"/>	<input type="text"/>	<input type="checkbox"/> No, I do not currently hold a valid New Zealand Driver's Licence
Licence Number	Driver Licence Version	

Employment Details*

While the information is mandatory it is not held on the database but used to assist with identity verification.

<input type="text"/>	<input type="text"/>
Current Employer	Current Occupation
<input type="text"/>	<input type="text"/>
Previous Employer	Previous Occupation
<input type="checkbox"/> I have never been employed	<input type="checkbox"/> I am not currently employed

Previous Creditor*

The name of the company you last applied for credit (i.e. this is the last place you may have; applied for a credit card, changed electricity companies, set up a hire purchase, made a top up on your mortgage, set up a mobile phone account etc.)

<input type="text"/>	<input type="checkbox"/> I do not know
Company Name	

STEP 3: Provide Identification

We need to take precautions to check your identity, so you must also provide the following identification when sending your application:

1. **A copy of your current Drivers Licence, Passport or Community Services Card, front and back, and;**
2. **A copy of your recent utility bill (dated within the last 3 months) addressed to you at your current residential address. Utility bills include power bills, telephone bills etc. We also accept bank statements.**

STEP 4: Read This Important Information

Access To My Credit File

1. Introduction

- 1.1 This agreement applies when we, Equifax New Zealand Information Services and Solutions Limited, supply you with My Credit File (a report providing you with your personal credit history as we hold it).

2. Your Identity

- 2.1 Before we provide you with My Credit File, we need to satisfy ourselves that you are asking for your own personal credit file information. You:
- a. authorise us to make enquiries to help us satisfy ourselves you are who you say you are;
 - b. will provide us with the information that we request to help us identify you.
 - c. If we are not satisfied with the information and we are not sure of your identity, we will not be able to provide you with My Credit File. You can help us by making sure the information you provide us is accurate, up to date, complete and not misleading.
 - d. We may use the information you provide us when you apply for My Credit File. You authorise us to do this. If you do not want us to do this, please contact us using either the email or postal address noted below. However, if you provide us with a copy of your driver's licence or passport or other identification documents or information to help us identify you, this is not a part of your personal credit file. We will keep any such copies for administrative and investigative purposes only. If you do not want us to keep a copy of this information, please contact us using either the email or postal address noted below. Your driver's licence number may be used to improve the accuracy of our services. We keep your driver's licence number in a hashed format to protect it from accidental misuse or disclosure. If you do not want us to do this, please contact us by using either the email or postal address at the bottom of this form.
- 2.2 We may also use the information you give us for the following purposes:
- a. to comply with relevant laws and regulations;
 - b. to administer and update our databases and records;
 - c. for data quality purposes;
 - d. to investigate any complaint you make or someone you authorise makes on your behalf.
- 2.3 The information on your personal credit file is given to our subscribers who use our services. However, we do not disclose your passport or your driver's licence to those subscribers.

3. Providing Your Information To You

- 3.1 You must make sure that the address you provide us for sending My Credit File to you (including any email address) is your current

address. If you change any of your addresses, tell us immediately to make sure that any ongoing services we provide to you are provided to the correct address. You can do this by contacting Equifax on 0800 692 733.

- 3.2 Be aware that email communication is sometimes less secure than other communication methods. If you share your email address with someone else you should be aware that the person you share the email account with may see your information.
- 3.3 Please note delivery will occur within 20 working days, but if we need to take further steps to satisfy ourselves as to your identity, there may be a delay in providing the information to you. The 20 business days starts from the date we receive your adequate forms of identification in order to verify you.

4. Corrections and Privacy Complaints

- 4.1 If you believe any of the following information we hold about you is incorrect;
- a. identity information we hold about you
 - b. credit information we have collected from a subscriber
 - c. public record information (e.g. bankruptcy, public notice, court judgment or directorship) you can write to us and tell us what you would like corrected or investigated. Details of what your request should include are detailed here www.mycreditfile.co.nz/faqs. Forward this information by either email or by post to the address at the bottom of this form. We will correct the information if we agree it is incorrect. If we do not agree it is incorrect, you may ask us to note that you asked us to correct the information but we have not done so.
- 4.2 If you have a privacy complaint, we have a complaints procedure. You can find that on our website www.equifax.co.nz/privacy or email it to publicaccess.nz@equifax.com.

5. Accuracy of Information

- 5.1 We take all reasonable steps to ensure that the information in your personal credit file is accurate, however the information has been provided to us by third parties and we cannot guarantee its accuracy. Please tell us if you do not believe the information is accurate.

6. General

- 6.1 Equifax has copyright in the compilation of the information we use to supply information services to you in My Credit File.
- 6.2 Equifax can vary these terms by giving you at least 14 days' notice. We will give this notice to the last address (including email address) you gave us, or by updating our website.

STEP 5: Confirmation & Signature

I confirm that I am ordering a copy of my own personal credit file and that the details I am supplying are correct. I have read and understood the important information set out above.

Name

Signature

Date / /

Please forward your completed application with your identification to:

Email: publicaccess.nz@equifax.com

Post: Equifax New Zealand Information Services & Solutions Limited.
Public Access Information Services & Solutions (NZ)
PO Box 91202
Victoria Street West
Auckland 1142
New Zealand

For any questions freephone **0800 692 733**