

My Credit Report Suppression

What is this?

The purpose of a credit report suppression ('freeze') is to help prevent another person fraudulently obtaining new credit in your name. If you believe that you have been, or are likely to be, a victim of fraud (including identity fraud) you can request us to suppress your credit report. This will mean that during the suppression period, Centrix will suppress the credit information held on your credit file and will not, except in limited circumstances, provide your credit report to credit providers or update or add information to your credit file.

Process

The Credit Reporting Privacy Code 2022 ("Code") essentially governs the credit report suppression process that Centrix is to follow. In summary, the process is:

- You can make an **initial request** for a credit report suppression and Centrix will suppress your credit information for 20 days.
- If you want to extend the credit report suppression beyond 20 days, you must make an application for an **extension request** and if your application is successful, Centrix will suppress your credit information indefinitely until such time you make a cancellation request.
- During the credit report suppression period you can make a temporary **release request** to allow Centrix to provide a credit report to a nominated credit provider, or lift the suppression for a set period of time.
- At any time, you can make a **cancellation request** which will remove the credit report suppression permanently and your credit information will no longer be suppressed and will be made available to our subscribers as usual in accordance with the Code.
- If at any time Centrix believes that credit report suppression was obtained as a result of a misrepresentation of a material fact, Centrix may **terminate** the suppression and your credit information will no longer be suppressed and will be made available to our subscribers as usual in accordance with the Code.

Details of the procedures are set out below.

Initial request

If you believe you have been, or are likely to be, a victim of fraud, you can ask Centrix for a credit report suppression ('freeze') by completing an application and sending it into us. The application form can be found on our website:

http://www.centrix.co.nz/pdf/Request_to_Freeze_My_Credit_Report.pdf

Upon receiving your application, and after having satisfied ourselves that you are the individual making the request, we will place a credit report suppression on your credit information for 20 days. We will also notify you that the credit report suppression is in place and for how long. We will also issue you with a PIN to be produced by you in the event that you make an extension request, release request or cancellation request.

Centrix has an agreement to forward 'freeze' requests with the two other credit reporters (Equifax NZ Ltd and Experian NZ) in accordance with the Code and can pass these on if you agree to this. This means you will not need to contact each credit reporter separately but they will confirm with you directly they have received your request from Centrix.

Extension request

If you want to continue your credit report suppression beyond the initial request period of 20 days, or have at a prior time had a credit report suppression, you can ask Centrix for an extension of the credit report suppression. You should do this by telephoning 0800 236874. You will be asked for your PIN to assist Centrix in identifying you.

Centrix will need to consider your request for an extension of your credit report suppression. Depending on your circumstances, Centrix may require additional information from you, such as a police report, insurance claim information or any such other information that may assist Centrix in considering your request. Centrix will consider each request for an extension on its merits and in accordance with the purpose of a credit report suppression as provided by the Code, being *"to enable an individual who reasonably believes that he or she may be likely to become a victim of fraud to have a credit reporter suppress a credit report thereby making it less likely that another person might fraudulently obtain new credit in the individual's name"*.

While Centrix is considering your extension request, your credit report suppression will continue (or if you have at a prior time had a credit suppression, we will place a suppression on your credit report) and we will notify any subscribers that have listed credit accounts with Centrix prior to your request, of your request for an extension.

As soon as reasonably practicable, Centrix will make a decision on your extension request. Centrix will endeavor to make a decision on your request within 5 working days.

If Centrix decides to extend your credit report suppression, we will notify you of that decision and the period of the credit report suppression which will be for an indefinite period.

If Centrix refuses your extension request, we will notify you of that decision and provide the reason/s. Centrix may refuse an extension request if it believes, on reasonable grounds, that you have not been or, as the case may be, is not likely to be, a victim of fraud, or the request is vexatious or is not made in good faith. If you are unsatisfied with our decision, please follow our complaints procedure which can be located on our Web site at <https://www.centrix.co.nz/my-credit-score/complaints-procedure/>

Release request

If during a period of a credit report suppression period you want Centrix to provide your credit report to a credit provider, you can make a temporary release request. You should do this by telephoning 0800 236 874. You will be asked for your PIN to assist Centrix in identifying you.

You can make a release request to either a nominated credit provider/s or for a set period.

Depending on your circumstances, Centrix may require additional information from you to ensure they are releasing the information to the correct credit provider. As soon as reasonably practicable, Centrix will make a decision on your release request. Centrix will endeavor to make a decision on your request within 5 working days. Centrix will notify you of the decision.

Cancellation request

At any time, you can make a request for permanent cancellation of your credit report suppression. You should do this by telephoning 0800 236874. You will be asked for your PIN to assist Centrix in identifying you. As soon as reasonably practicable, Centrix will make a decision on your cancellation request.

Centrix will endeavor to make a decision on your request within 5 working days. Centrix will notify you of the decision.

Updating, using and disclosing your information during a credit report suppression

During the period of your credit report suppression Centrix can only update, use or disclosure the information on your credit file in limited circumstances, which are governed by the Code.

During this time, your credit file may be updated or added to where the information relates to:

- Verified pre-existing credit accounts. Centrix will notify you of any verified pre-existing credit accounts at the time we advise you that your extension request has been granted.
- Verified new credit accounts. These are credit accounts that are created by a credit provider nominated by you during the period of a release request.
- Certain public record information, access log information, a notice of disputed debt and other administrative information incidental to Centrix' credit reporting activities.

During this time, Centrix will not disclose your credit file to any credit providers, except:

- to a credit provider that listed a pre-existing account or a new credit account – for purposes related only to that account;
- in accordance with a release request made by you;
- in other limited circumstances as prescribed by the Code, including where the information consists solely of information sourced from publically available information.

Charges

Centrix will not charge you for any of the requests associated with a credit report suppression. We may, however, seek a reasonable charge from you in the event that we have to provide you with a replacement PIN.

Agent's making requests on your behalf

An agent may make requests on your behalf, however, we need to be satisfied that you have given the agent your authority. We will need to see the written authority given by you to the agent. We may also require additional information in the event that we are not satisfied that the agent has your authority.