



Example Authorisation Clauses

8 November 2021

Below, are some example clauses that you can use to help meet your obligations to us to get authorisation from the consumer.

We have set out some example clauses below that you can use to help meet your obligations to us (under sections 3.1(a) and (b) of our Standard Information Services terms and conditions (“**T&Cs**”) for subscribers) to get authorisation from the consumer you are enquiring about. You need to ensure that you obtain your customers’ authorisation before using our credit reporting service.

These example clauses are suggestions only. Please be aware that it is your responsibility to ensure you are complying with your obligations under the Privacy Act 2020.

If you want to use our credit reporting service to enquire about the consumer again in the future or to use associated services (such as e-Alert monitoring); this will affect the authorisation that you require from consumers.

The Credit Reporting Privacy Code 2020 (“**Code**”) imposes obligations on Equifax to ensure that our credit reporting services are being properly accessed and not misused. In order to do this, we may ask you for evidence about the authorisation you obtain from consumers. If we reasonable believe your authorisations do not meet our T&Cs, we may suspend your use of our services.

1. One off consent - If you are obtaining one credit report about a consumer, you need the consumer to authorise as follows:

I [consumer name] understand that you [your company name] are asking me for personal information about me so as to use Equifax’s credit reporting service to credit check me. I understand that:

- 1. Equifax will give you information about me for that purpose.*
- 2. You will give my personal information to Equifax and that Equifax will hold that information on their systems and use it to provide their reporting service.*
- 3. When other Equifax customers use the Equifax credit reporting service, Equifax may give the information to those customers.*
- 4. If I default in my payment obligations to you, information about that default may be given to Equifax, and Equifax may give information about my default to other Equifax customers.*

The Main points your Authorisation must cover are:

You are able to obtain an authorisation from the consumer worded as you see fit. However, every authorisation needs to cover the following points:

1. Confirmation the consumer understands Equifax gives you information you will use to credit check the consumer.
2. As part of that credit check, you give the consumer’s information to Equifax. Equifax collects that information from you and uses it to update its credit reporting database.

3. Therefore, when other Equifax customers use the credit reporting service Equifax will give them the consumer's updated information.
4. If the consumer defaults in their payment obligations to you, the default information will be listed on the Equifax database and will therefore be disclosed to other Equifax customers when they use the credit reporting service.

2. **Ongoing or enduring consent - For a credit provider who may also obtain credit reports later (for updating, reviewing accounts or debt collecting) or may use the e-Alert monitoring services:**

I [consumer name] understand that you [your company name] are asking me for personal information about me so as to use Equifax's credit reporting service to credit check me. I understand that:

1. *Equifax will give you information about me for that purpose.*
2. *You will give my personal information to Equifax and that Equifax will hold that information on their systems and use it to provide their reporting service.*
3. *When other Equifax customers use the Equifax credit reporting service, Equifax may give the information to those customers.*
4. *If I default in my payment obligations to you, information about that default may be given to Equifax, and Equifax may give information about my default to other Equifax customers.*
5. *You may use Equifax credit reporting services in the future for purposes related to the provision of credit to me. This may include using Equifax's monitoring services to receive updates if any of the information held about me changes.*

3. **Consent to participate in Comprehensive Credit Reporting**

If you intend to participate in Equifax' comprehensive credit reporting program, where you are entitled to see consumers' repayment and other account information if you provide us your customers' ongoing account information, you must state this in your terms.

I [consumer name] understand that you [your company name] are asking me for personal information about me so as to use Equifax's credit reporting service to credit check me. I understand that:

1. *Equifax will give you information about me for that purpose.*
2. *You will give my personal information to Equifax, including monthly repayment information relating to my account with you, and that Equifax will hold that information on their systems and use it to provide their reporting service.*
3. *When other Equifax customers use the Equifax credit reporting service, Equifax may give the information to those customers.*
4. *If I default in my payment obligations to you, information about that default may be given to Equifax, and Equifax may give information about my default to other Equifax customers.*
5. *You may use Equifax credit reporting services in the future for purposes related to the provision of credit to me. This may include using Equifax's monitoring services to receive updates if any of the information held about me changes.*

4. **Listing defaults only - Where you are not obtaining a credit report about the consumer, but you may list default information with Equifax if the consumer defaults.**

I [consumer name] understand that if I default in my payment obligations to you [your company name], information about that default may be given to Equifax and Equifax may give information about my default to other Equifax customers.