

## Access Seeker Credit Report – FAQs

Got a question? We're here to answer, if you don't see your question here, drop our Customer Success Team a line at [training@nextgen.net](mailto:training@nextgen.net)

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### Is there a fee to request the Access Seeker Credit Report?

The service is free for the originator to use where the lender has enabled it in ApplyOnline.

### When requesting the Access Seeker Credit Report, does this lodge an enquiry on the applicant's credit file?

Requesting an Access Seeker Credit Report on behalf of an applicant, leaves a file access note instead of an enquiry footprint. This file access note is not visible to credit providers and does not impact the consumer's credit score.

### As a minimum, what information is required to be captured about the applicant to request the Access Seeker Credit Report?

The following applicant information is required to be completed to request the Access Seeker Credit Report:

- First Name
- Last Name
- Gender
- Date of Birth
- Current Address Details
- Employer Name (mandatory if employment details are captured)

Once 'Get Started' has been selected a validation check will occur and an error message display highlighting missing required fields, if applicable. Navigate to 'Applicants' tab to enter minimum required information.

### Access Seeker Credit Report ×

There is no cost to you to obtain an Access Seeker Credit Report. This will assist you in identifying missing or incomplete data in the application prior to submission and will speed up the assessment and approval process.

Select Applicant(s)

Claudia Booksmith  
Current address details are required.

Frederick Smith

- I have written consent from the selected Applicant(s) to request their credit information and will retain these for audit and verification purposes. This is typically a part of your Applicant Privacy Consent form.
- I have read and agree to the [Equifax Terms of Supply](#).
- I have read and signed the [Authorised Access Seeker Supplementary Terms](#) and will retain this for audit and verification purposes. This **only needs to be signed once** and covers all future report requests.

I confirm I have met the conditions above for the selected Applicant(s).

## Can I request the Access Seeker Credit Report before completing all the validation errors on an application?

Yes, you can. So long as you have completed the minimum required applicant information and consent requirements you can request report for selected applicants.

## Can I still submit the application without requesting the Access Seeker Credit Report?

Yes, the Access Seeker Credit Report feature is optional, however the data insights obtained will empower you to improve the accuracy of the ApplyOnline application in relation to the applicant's declared financial position.

## How many times does the applicant need to sign a written Privacy Consent Form?

The applicant must sign the Privacy Consent Form every time they authorise someone to obtain the credit report on their behalf. This document must be retained on file and be available for audit and compliance checks.

## How many times do I need to sign the Supplementary Terms for Authorised Access Seeker Customers?

This document need only to be signed once and may be used for all future requests although it is recommended you check document signed and retained on file for audit and compliances purposes is most current version. By signing the document, you acknowledge the supplementary terms and conditions applied to the provision by Equifax of credit reporting information about an individual to you as access seeker on behalf of that individual.

## Why did my request fail?

A 'Fail' status may return if there is no match found using applicant data used in the request.

Possible reasons for no matches include:

- Typo in name, DOB, or employer details.
- Person is using alias name instead of legal name.
- Recently moved address.
- Immigrant with no previous credit history in Australia i.e., no credit cards, telco, utilities.
- Person has just turned 18 and this is the first application for credit.

Review details entered in 'Applicants' tab and ensure all minimum details are entered correctly. Click 'Retry' to request report again. You will be prompted to complete the consent process once more.

## My applicant is concerned that information in the completed Access Seeker is incorrect, what can they do?

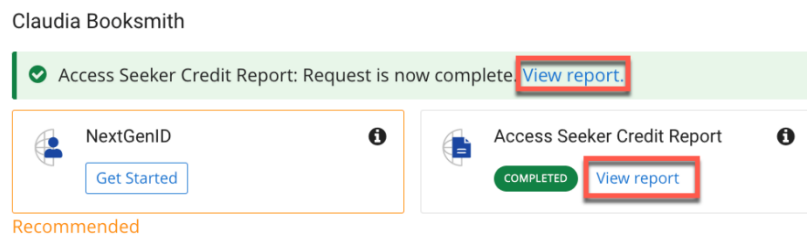
Customers can request a free copy of their consumer credit report from a credit reporting body every three months. If they believe the information is incorrect, they can contact the credit provider, such as the lender, telco, or utility company, that the error relates to and ask that it be investigated, and credit report amended or contact the credit reporting body who can request a correction on the customer's behalf. Customers can also refer to the government website <https://www.oaic.gov.au/privacy/credit-reporting/what-is-a-credit-report>

## Is the Access Seeker Credit Report automatically sent to the lender as part of application data upon submission?

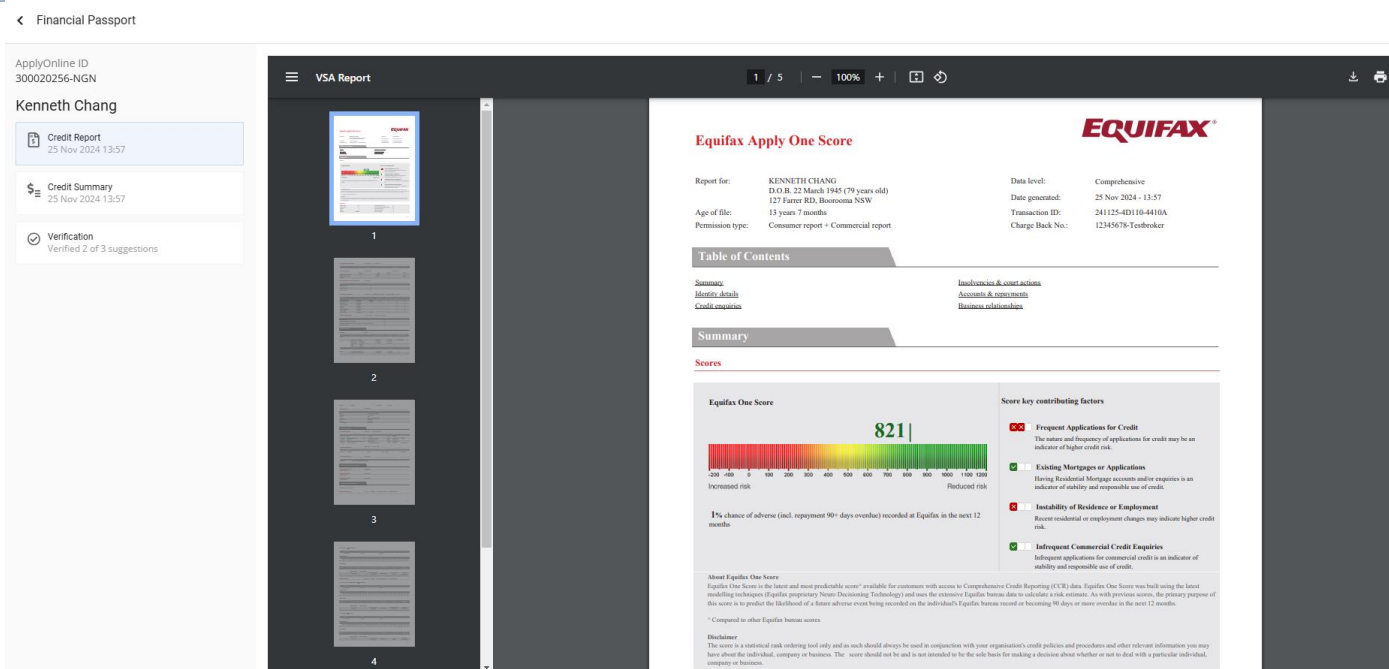
While the completed report is automatically attached to the application for you to review within the *ApplyOnline* Financial Passport it is not attached to the 'Supporting Docs' tab and is not sent to the lender. As per Comprehensive Credit Reporting (CCR) and who is classified as an 'Access Seeker' acting as an agent on behalf of an individual, lenders cannot access the Access Seeker report.

## How do I download a copy of Access Seeker Credit Report, if required?

Once a completed report has been returned click 'View Report' in the *ApplyOnline* Financial Passport.



Click open new window icon in the Credit Report section to open another tab or click download icon in Credit Report preview window.



## If I use the Financial Passport 'Verification' feature to accept suggested updates, what liability data will be pre-populated into the loan application?

The Financial Passport 'Verification' feature provides the ability for brokers to view Financial Passport - Access Seeker Credit Report informed suggestions.

When accepted, the application will be updated to include the Access Seeker informed liability data for one, many or all of the selected liabilities. This includes:

- **Liability type** (e.g. Personal Loan)
- **Creditor name** (e.g. CBA)
- **Account BSB and account number**
- **Limit** (e.g. \$25,000)
- **Loan term expiry date** (for personal loans and existing mortgages)

## Will the Access Seeker Credit Report PDF and data be provided to the lender?

No, file access is only visible to the mortgage broker that is acting behalf of the individual - Access Seeker Credit Report PDFs and data is not provided to Credit Providers (as required by the Privacy Act).

Privacy Act - Meaning of Access Seeker

PRIVACY ACT 1988 - SECT 6L

Meaning of access seeker

(1) An access seeker in relation to credit reporting information, or credit eligibility information, about an individual is:

- (a) the individual; or
- (b) a person:
  - (i) who is assisting the individual to deal with a credit reporting body or credit provider; and
  - (ii) who is authorised, in writing, by the individual to make a request in relation to the information under subsection 20R(1) or 21T(1).

information under subsection 20R(1) or 21T(1).

(2) An individual must not authorise a person under subparagraph (1)(b)(ii) if the person is:

- (a) a credit provider; or
- (b) a mortgage insurer; or
- (c) a trade insurer; or
- (d) a person who is prevented from being a credit provider by subsection 6G(5) or (6).

(3) Subparagraph (1)(b)(ii) does not apply to a person who provides the National Relay Service or a person prescribed by the regulations