



Decide with Confidence

Suppression of your Consumer Credit File What you need to know

The Credit Reporting Privacy Code gives you the right to request that a credit reporting agency, such as Dun & Bradstreet (D&B) suppress, or freeze, your credit information if you believe you are at risk of identity fraud. This fact sheet explains suppressing your consumer credit file and sets out the process.

What is identity fraud?

Identity fraud involves obtaining goods or services – such as credit – through use of a false identity. Sometimes a criminal will take over a real person's identity to commit the fraud, perhaps assisted by having tricked the innocent person to reveal their personal information or by stealing or copying their identity documents.

In such cases, the innocent person whose identity has been taken over by the criminal becomes a victim of the identity fraud and can face a number of problems as a result. The bad actions of the criminal may tarnish the reputation of the innocent person, for example by resulting in defaults being loaded in the D&B database against the identity used in the fraud.

Even where fraud is established and companies try to sort things out, problems can sometimes persist and affect victims. Getting these problems sorted out can in some cases be a long and stressful process. Suppression is designed to assist, in certain circumstances, to prevent further fraud and get things sorted out.

What is suppression?

Suppression allows you to contact D&B to suppress the credit information we hold about you. Once your credit information is suppressed, D&B must not share this with any new credit providers. This should make it more difficult for a fraudster to obtain new credit in your name, as credit providers will usually not grant new credit where they are unable to conduct a credit check on an individual.

What can D&B do with your credit information when it's suppressed?

Your credit report contains information about your credit accounts, like your credit cards, home loans or mobile phone credit accounts. D&B keep this information accurate and up to date to ensure that any credit checks you authorise give a fair and proper picture of your creditworthiness.

Suppression prevents D&B from giving new credit providers access to your credit information. In other words, when your credit information has been suppressed, no one will be able to do a normal credit check on you for the grant of new credit.

Suppression does not stop D&B from updating information it holds on the credit accounts you had before you asked for the suppression. It needs to keep updating that information to keep it complete

and accurate for the benefit of credit providers that have already lent to you and in case you want to apply for further credit during a period of suppression.

During the suppression your existing credit providers can continue to share information about your repayments, or any defaults, on existing accounts with D&B. Before they do this, D&B must be satisfied that these current accounts have not been affected by the fraud.

The process:

There four major steps involved:

1. An initial request provides an automatic 10 business day suppression.

Your first request to D&B to have your credit information suppressed is an **initial request**. D&B will suppress your credit information for 10 business days, from the day your request is received. You will be asked to provide supporting documentation to confirm your identity. Eg, A passport. Refer to the [Suppression Request Form](#).

Once your request is approved, D&B will notify you of the following:

- PIN – to be produced in conjunction with any further requests made, so make sure you keep it safe; and
- How to make an extension, release or cancellation request.

2. An extension request can be lodged for longer term suppression (a minimum of 12 months).

If, as the time approaches for the initial suppression to end and you believe you are still at risk of fraud, you can ask D&B to extend the suppression, referred to as an **extension request**. You will be asked to provide proof that you are at risk. For example, a police report. Refer to the [Suppression Request Form](#).

Once your request is approved D&B will extend the suppression, for at least 12 months.

You will need to provide D&B with your PIN to make this request.

If you make an extension request, D&B will continue to suppress your credit information until a decision is made. D&B will also notify your current credit providers that you have made an extension request. This assists D&B to verify that the accounts it currently has listed are legitimate and not affected by fraud.

Once your request is approved, D&B will notify you of the following:

- Current accounts listed that will continue to be updated;
- How to make a release or cancellation request; and
- How to make further extension requests.

D&B can refuse your extension request if there is good reason to believe that you have not been, or are not likely to be, a victim of fraud. D&B can also refuse your request if there is good reason to believe that you have not made the request in good faith.

If your request is refused, D&B will notify you of the following:

- The reason for refusal; and
- D&B Complaints Handling Procedure

3. Sometimes, you may need the suppression to be lifted so that you can seek new credit. In those cases, you must make a release request.

While your credit information is suppressed, you may still need to apply for credit. To do this, you will need to ask D&B to release your credit information, known as a **release request**. You can nominate to release your credit information to a nominated credit provider or for a set period of time. This will mean that the credit provider you approach for a loan will be able to conduct a credit check on you.

You will need to provide D&B with your PIN to make this request.

D&B will have kept information about your current credit accounts up to date, so the credit report released will be complete and accurate.

D&B may refuse a release request if we do not think the request is legitimate. Remember, D&B has to make sure that a fraudster is not asking for the suppression to be lifted so that they can obtain new credit in your name. This is why it is important to use your PIN for all requests.

4. When you are no longer at risk, you can make a cancellation request to permanently lift the suppression.

At any time you can ask D&B to permanently cancel the suppression.

D&B will need to be satisfied that it is a genuine request. Again, providing D&B with your PIN will help to satisfy that the request is genuine.

Termination – D&B can end the suppression at any time

D&B can terminate the suppression at any time if it has good reason to believe that you obtained the suppression by giving false information. This is called “misrepresentation”. Where D&B decides to terminate the suppression, you will be notified of the following:

- The reason for termination; and
- D&B Complaints Handling Procedure.

Are you an Authorised Agent making a suppression request on behalf of the individual?

For the purpose of protecting an individual’s privacy, where the request is being made by an Authorised Agent on behalf of the individual D&B requires the following:

- Signed and dated (by the individual) Authorised Agent’s form; and
- Proof of identity, confirming the individual’s signature.

Need to complain about any part of D&B’s process?

If you believe D&B has made the wrong decision on any of your suppression requests, please refer to our [Complaints Handling Procedure](#).

If your complaint is not resolved, you may complain to the Privacy Commissioner, who has powers to investigate the matter.

Office of the Privacy Commissioner:

Enquiries line: 0800 803 909

Email address: enquiries@privacy.org.nz

Web address: www.privacy.org.nz

Postal address: PO Box 10094, Wellington 6143