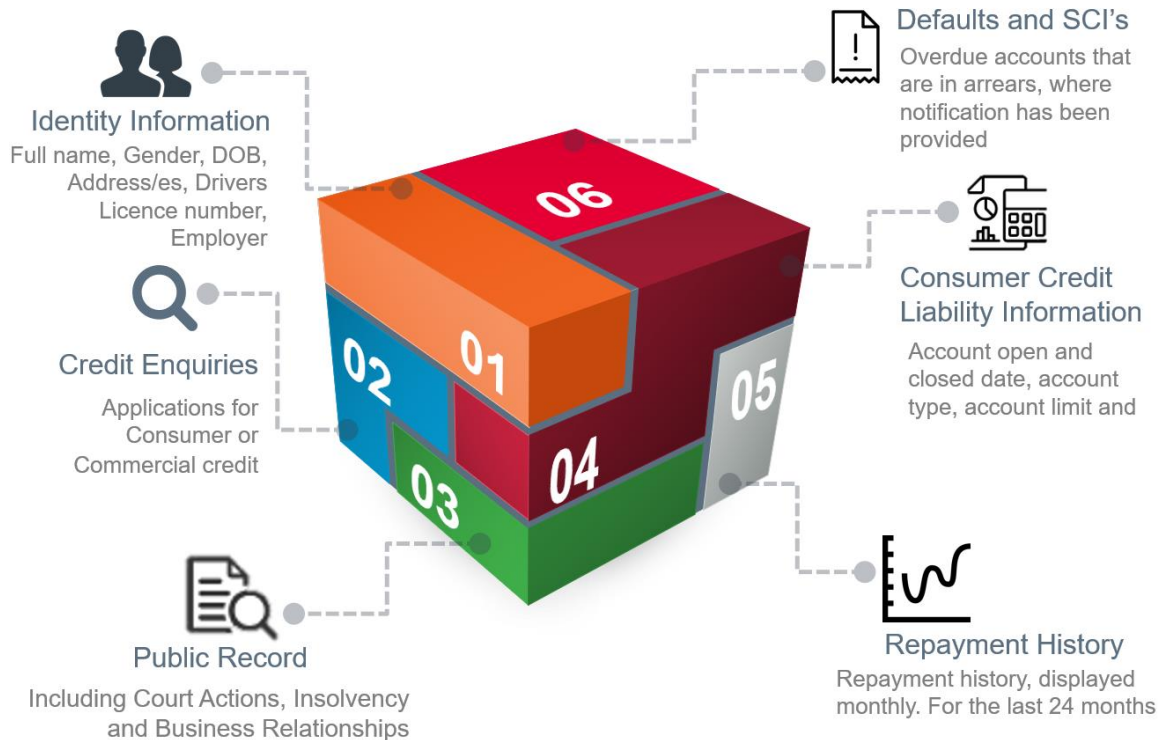


Australian Credit Reports – What you need to know

If an Australian Credit Check is requested as part of pre-employment screening, once the candidate has given their consent for the check to be completed, *fit2work* will automatically request a copy of the candidate's credit file from Equifax.

Equifax is a leading provider of credit information and analysis in Australia.

The Australian Credit Check will contain (where available) the following information:




Important!

When ordering a copy of a candidates or employees credit file through *fit2work* the check does not appear on the file, as a credit enquiry, instead it will leave a file access footprint only. This means the request will not impact the candidate's credit file or score.

Sources of Credit Information

- Credit Applications with Telecommunications and Utility Companies, Banks and other Financial Institutions. These applications will leave an enquiry footprint on the credit file
- When an individual or organisation orders a copy of a credit file, the identifying information they provide (*full name, DOB, address and gender*) will enrich the information held on the credit file
- Third Party Databases such as the courts, ASIC and AFSA
- Enquiries made by debt collection services (this may be once a debt has been sold and the collections agency is deciding how best to recoup that debt)

What is the Australian Credit Check process?

1. An Australian Credit Check is ordered in the *fit2work* portal.
2. The candidate or employee receives an email from *fit2work* prompting them to complete their application (they will need to provide some identifying information so that Equifax can find a matching credit file).
3. *fit2work* automatically requests the credit file from Equifax using this information.
4. The credit file, if a match is found, is sent to the candidate via the applicant portal.
5. The candidate receives an email from *fit2work* letting them know that their credit file is ready to be viewed.
6. Using the link in the email the candidate can log into their portal and view the PDF credit file.
7. The candidate then chooses whether to:
 - a) **Send** the file to their employer/ potential employer
 - b) **Delete** the file, this means the employer will not receive a copy of the file
 - c) Or **Dispute** the file, this will allow the candidate to lodge a correction request directly with Equifax if they do not agree with any of the information listed on their file
8. If the candidate clicks  the credit file will be released as the employer will receive a notification that the file is ready to view.