



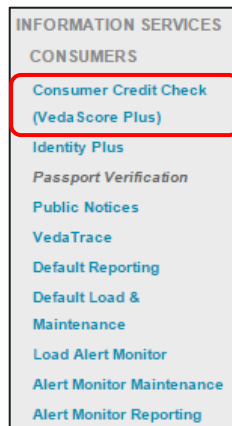
Consumer Credit Report (VedaScore Plus)

VedaScore Plus assists subscribers to measure an applicant's potential credit risk by collating their file to produce a single score. The score also provides a ranking tool that credit providers can use to help assess the applicant's willingness to make payments.

In accordance with the New Zealand Credit Reporting Privacy Code 2004, subscribers must have prior consent from the client to access their credit file.

Ordering a Consumer Report

Click *Consumer Credit Check (VedaScore Plus)* from the left-hand menu.



Confirm that Privacy Code Consent has been obtained by clicking . All fields marked with an asterisk are mandatory, however complete all fields for the best results.

Note - If the individual has more than one middle name, leave the field blank so that it will match to files containing either middle name

Inputting previous addresses will assist with matching against the Bureau. Then select the Account Type and Amount that the individual has applied for. Next indicate if it is a Joint Account or if there is a Guarantor on the account by clicking the relevant . Finally enter the client reference number.

| VEDA SCORE PLUS

Privacy Code Consent:

* Indicates a mandatory field

Surname *	First Name *	Second Name	DOB *	Gender *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number	Street Name *	Street Title	Suburb *	City *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Number	NZ Driver Licence / Version	Occupation	Employer	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Account Type *	Amount	Your Reference	<input type="checkbox"/> Joint Account	<input type="checkbox"/> Guarantor
<input type="text"/>	<input type="text"/>	<input type="text"/>		

To include additional information in the report, click the against the chosen report.

Additional Reporting Options	
<input type="checkbox"/> Electronic White Pages Verification	<input type="checkbox"/> Property Ownership Verification
<input type="checkbox"/> LicenceCheck Report	<input type="checkbox"/> MOJ Overdue Fines Search
<input checked="" type="checkbox"/> Directorship Info	

Note - From this screen, defaults can be loaded directly onto the consumer's file. The option to load a financing statement onto Equifax NZ's PPSR is also available.

Click to search for the individual.

Select the that details the reason for requesting the credit file.

Click to order report.

Access Purpose Code	Consent Required
<input type="radio"/> Access necessary to avoid prejudice to maintenance of the law by public sector agency	N
<input type="radio"/> Access necessary to avoid prejudice to maintenance of law by public sector agent. Verification check	N
<input type="radio"/> Request of credit information reports for consumer	N
<input type="radio"/> Logging Consumer request	N
<input type="radio"/> Making a credit decision about consumer / directly related; access authorised by consumer	Y
<input type="radio"/> Credit decision about consumer / directly related; access authorised by consumer. Verification check	Y
<input type="radio"/> Enforcing a debt owed by the consumer concerned	N
<input type="radio"/> Enforcing a debt owed by consumer concerned. Verification check	N
<input type="radio"/> Pre-employment check on role with significant financial risk; access authorised by consumer	Y
<input type="radio"/> Pre-employ check, role with signif financial risk; access authorised by consumer. Verification check	Y
<input type="radio"/> Data correction - general update and maintenance	N
<input type="radio"/> Data correction - arising from bulk upload service requests	N
<input type="radio"/> IT system error detection, recovery and verification	N

Note - The Access Purpose Code details the reason for accessing the individual credit file.

The Consumer Credit Report (VedaScore Plus) will open in a new window.

The options to Print or PDF the document are located at the end of the report, as well as the close button.

<input type="button" value="Print"/>	<input type="button" value="PDF"/>	<input type="button" value="Close"/>
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