



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.

VED	A SCOF	RE PLU	S		
Surname *		First Name *	Second Name	DOB*	Gender*
Number	Street Name *	Street Title	Suburb*		ty *
Phone Numb	NZ Drive er Version	r Licence / Occ	upation	Employer	
Account Type	•	Amount	Your Reference	Joir	nt Account arantor

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Additional Reporting Options	
Electronic White Pages Verification	Property Ownership Verification
LicenceCheck Report	MOJ Overdue Fines Search
 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 Inquire to search for the ind	ividual.		
Select the that details the reason for	requesting the credit file.		
Click Accept to order report.			
Access Purpose C	Access Purpose Code		nt ed
Access necessary to avoid preju Access necessary to avoid preju Access necessary to avoid preju Request of credit information re Logging Consumer request Making a credit decision about co Credit decision about co Credit decision about consumer Enforcing a debt owed by the co Enforcing a debt owed by the co Pre-employment check on role Pre-employment check on role Pre-employment check on role Data correction - general updat Data correction - general updat	dice to maintenance of the law by public sector agency dice to maintenance of law by public sector agent. Verification check ports for consumer onsumer / directly related; access authorised by consumer / directly related; access authorised by consumer. Verification check onsumer concerned umer concerned. Verification check with significant financial risk; access authorised by consumer inf financial risk; access authorised by consumer and maintenance disk upload service requests	И И И У Ү И И Ү И И И	
IT system error detection, recov	ery 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.

VEDASCO	RE PLUS	V applied	eda	
INQUIRY NUMBER:	1 3 7 6 7 6 5	2 3		
	426	VedaScore is: Relative Risk is: Application Odds: Population Odds: Scorecard:	426 1.16 4.8:1 4.1.1 ADVRS	
100 2 Each individual score could be positiv Collection Defaults and or Jud Insolvency Information record Individual Credit Shopping Pa Demographic Stability Age of Credit File	000 300 400 500 ely or negatively affected by just one of graent information recorded ed	600 700 800 These factors	900 1000	
SEARCH CRITERIA			CLIENT REF:	
Subject Name	Sample, Amelia			
DOB	30/06/1969			
Gender	Female			
Address	Queen Street, Auckland Central, Auckland			

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

