

Credit Report Dispute Investigation Form

This form will be send along with the Credit Report and also it can be requested via email or regular post from Equifax. Consumer in case finds out any discrepancy or need any clarity on their Credit Report, needs to fill the below mentioned details and attached their KYC documents for resolving their queries.

KYC Document Required for Dispute resolution

A. List of Identity Proof Documents (Any one):

- Voters ID Card
- Copy of Driving License
- Copy of Passport Copy
- Copy of PAN ID Card

B. List of Address Proof Documents (Any one):

- Electricity Bill
- Telephone Mobile Bill
- Credit card Statement
- Gas Utility bill

Guidelines for sending the above document:

- For Online authentication, please write email to our Customer Service - ecissupport@equifax.com email ID
- The ID card number should be clear and visible.
- The photo on the ID card should be clear and visible.
- The bill should be a recent one and within 3 months from the current date.
- The name and address on the bill should be of the consumer.
- The address on the bill should be clear and visible.

The scanned documents and KYC form needs to be emailed on ecissupport@equifax.com

PERSONAL DETAILS *

CONSUMER NAME																				
ADDRESS																				
CITY/DISTRICT																				
PIN CODE																				
STATE																				
DATE OF BIRTH																				
TELEPHONE NUMBER	S T D C O D E					P H O N E N U M B E R														
MOBILE NUMBER																				
EMAIL ADDRESS																				

Equifax Credit Information Services Pvt Ltd.

CREDIT REPORT DETAILS *

CREDIT REPORT ORDER #

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DISPUTE- QUERY TYPE (Please check the box) *

CREDIT REPORT ORDER #

PLEASE ELABORATE THE QUERY

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CONSUMER'S ADDRESS

PLEASE ELABORATE THE QUERY

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ENQUIRIES

PLEASE ELABORATE THE QUERY

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ACCOUNT DETAILS 1

PLEASE ELABORATE THE QUERY

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ACCOUNT DETAILS 2

PLEASE ELABORATE THE QUERY

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GENERAL QUERY

PLEASE ELABORATE THE QUERY

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The above query has been raised by me, on basis of the Credit Report received from Equifax Credit Information Services Pvt Ltd.

I acknowledge and accept the Terms and Conditions applicable as stated in the form

Consumer Signature*

Date*

* Fields marked in asterix are mandatory requirement for resolving any discrepancy in the Credit Report

Standard Terms and Conditions applicable to Individual Customer of Equifax Credit Information Services Private Limited (Equifax)

By signing on the Equifax Credit Report Request Form, you acknowledge and accept these terms and conditions as set out below:

A Definition: The words Credit Information used in this section mean: the details of your credit / loan Account or other borrowings provided in the Equifax Credit Information Report (Credit Report) provided to you.

Other terms not defined herein shall have the meaning as per the Credit Information Companies (regulation Act, 2005) and Rules and Regulations made there under.

B The processing of your request (Services) will start after receipt of your Equifax Credit Report Request (Request Form) with the relevant documents and payment.

C Processing and Dispatch of an Equifax Credit Information Report : (a) After we receive the completed Request Form, relevant documents and the payment as mentioned below there will be a verification and validation process. The following applies for the process of your request:

- you must be over 18 years of age;
- you agree to pay the Price as indicated in the Request Form;
- you must provide us with complete and accurate details such as your full name, date of birth and address of residency;
- you agree not to use the Request Form to attempt to obtain Credit Report about any other person other than you;
- each request is for one person only, we do not accept joint request;
- If we cannot validate the information you have provided in your Request Form and the documents you have submitted, we will write to you for further/additional information and if you do not provide this additional information within 30 days from the date our written request to you for information , we will not be compelled to process your request.

(b) The Credit Report shall be sent via such courier service or postal service as Equifax may deem fit. Equifax shall not be responsible for any lost mail, theft or any damage caused during dispatch of the Credit Report. The Credit Report shall be dispatched and delivered only to an address which is present in our database. On any change in address you undertake to update your address in the records of the relevant member/s with whom Equifax has relationship account/s else; in such a scenario we would not be able to deliver the Credit Report to your address. The Credit Report shall be dispatched only once, and in the event of your unavailability at the time and place of delivery, the Credit Report shall be destroyed, and you shall be required to submit a fresh Request Form with the relevant documents and agreed payment.

D Permitted Use of Information: You may use the Information or any part of it for your own personal use only which includes:

- (a) Understanding the data which is taken into account by a lender when the lender is taking a lending decision;
- (b) Assessing your own credit worthiness by reference to your credit
- (c) You agree that you shall not be reproduced or used the Credit Report except as permitted under the provisions of the Credit Information Companies Act, 2005.

We would be unable to provide the Credit Report to you if we have been unable to validate your information; or you have not provided us the additional information as we requested from you to complete the validation process within 30 days from the day our request for further information is issued.

If the information you receive is damaged for reasons or circumstances beyond our or your reasonable control or if you think we have not provided the Services we agreed to provide you, email us at ecissupport@equifax.com

E. Third Party Rights:

Anyone other than you shall not be able to enforce any part of the Conditions mentioned herein.

F. Applicable Law And Jurisdiction:

These Conditions shall be governed by and understood in accordance with Indian laws, more specifically the Credit Information Companies (Regulation) Act, 2005, Rules and Regulations made there under and Courts in the city of Mumbai will have exclusive jurisdiction.

G. Liability:

- (a) The Credit Report provided is based upon the data which is relevant at the time the Credit report is sent to you. You therefore acknowledge and accept or agree that the accuracy and/or relevance of the Credit Report may change after it is delivered to you. Equifax will not be responsible for any failure to generate a Credit Report in the event the bank or credit / financial institution that you are a customer of ceases to provide data to us.
- (b) The Information supplied does not constitute any form of advice, recommendation or endorsement by us and is not intended to be relied upon by you in making (or refraining from making) any specific decision. We do not accept any responsibility for any loss including consequential, incidental, indirect, exemplary or special damages, including lost profits that may arise from relying on the Information other than as specifically set out in this condition No. J. Neither Equifax, nor its officers, directors, employees or agents shall be liable to you for any claim, injury or damages suffered by you consequent up on furnishing the Credit Report to you.
- (c) Equifax will use best efforts in the supply of the Credit Reports to you. As we obtain the data from our members, Equifax does not guarantee the timeliness, correctness or completeness of such Credit Information. Equifax will check the quality of data received from its members to ensure that the Credit Report provided to you is accurate, on a best efforts basis.
- (d) Equifax's liability to you arising in contract, tort or otherwise from any information or from any action taken (or refrained from being taken) as a result of the Services is limited as follows:
- Equifax has no other liability to you until it has received notice of your complaint or issue and its liability to you is limited to the Price paid by you;
 - Equifax has no other liability for any complaint or issues, delays or defects in the Information if such complaint or issues, defects or delays are caused by any event or circumstances beyond its reasonable control;
 - Equifax does not accept any liability to you for any indirect or consequential loss or damage arising out of the Services;

H. Modification of terms;

The terms and conditions mentioned herein may be modified by Equifax in its sole discretion from time to time.

I. Other Terms and Conditions:

- (a) The rights granted in this Agreement are personal. You may not assign, sub-license or otherwise transfer any of your rights under these conditions.
- (b) If a court finds any part of these conditions to be invalid, the remaining parts of these conditions shall continue unaffected.
- (c) If either of us fails to exercise any right or legal remedy available to either you or us any such failure shall not prevent you or us from relying on these at a later date.
- (d) Headings in these Conditions are for convenience only and will have no legal meaning or effect.

J. Payment Information:

(a) . Price - The current price for the Service is Rs.138/- for without score, which is as follows:

- Rs.100/-is the charge for an Equifax Credit Information Report (Credit Report).
- Rs.38/- for handling and delivery charges including service taxes. You agree to pay such amount for the issue and delivery of the Credit Report.
- Equifax reserves the right to change the Price at its sole discretion.

Rs 400/- for With Score

- Rs.100/-is the charge for an Equifax Credit Information Report (Credit Report).
- Rs.231/-is the charge for an Equifax Credit Information Report (Score)
- Rs.69/- for handling and delivery charges including service taxes. You agree to pay such amount for the issue and delivery of the Credit Report.
- Equifax reserves the right to change the Price at its sole discretion.

(b) Payment - Payment for the Service will be in advance and made through demand draft payable to "Equifax Credit Information Services Private Limited", payable at Mumbai.

(c) Payments once received shall not be returned for any reason.

(d) Only Demand Draft (DD) will be processed and any other mode of payment will not be accepted. DD should be crossed, mentioned Account Payee and payable at Mumbai.

(e) Equifax will not be responsible for any loss to you arising from failure by us to provide a Credit Report on account of incorrect remittance by you.

For any feedback/concerns, email us on ecissupport@equifax.com