Experian Data Registries Pty Ltd

Credit Reporting Annual Report

1 July 2025 to 30 June 2026

Contents

1. Introduction

Clause 23.15 of the Privacy (Credit Reporting) Code 2025 (“CR Code”) requires Experian to publish on its website a report that includes the information specified in clause 23.15 (a) - (q) of the CR Code (“the Report”).

In summary, the Report must include:

a. Statistics on access requests, corrections, complaints and serious credit infringements;
b. An overview of the monitoring and auditing activity;
c. Information about the disclosure to the CRB of comprehensive credit reporting information, being consumer credit liability information and repayment history information; and
d. Any other information requested by the Office of the Australian Information Commissioner (OAIC).

This report is for the period 1 July 2025 to 30 June 2026 and has been prepared in accordance with the requirements of clause 23.15 of the CR Code.

2. About Experian

Experian Data Registries Pty. Ltd (formerly illion Data Registries Pty. Ltd) is Experian’s consumer credit reporting body (“CRB”), providing consumer credit related products and services including consumer credit reporting, and fraud detection and prevention including identity verification through bureau header data.

Experian Data Registries Pty. Ltd

ABN 38 101 620 446

ACN 101 620 446

3. Access

Individuals are entitled to access their credit reporting information held by a credit reporting body. Access enables individuals to review the information maintained about them and assists in ensuring that the information is accurate, up-to-date, complete, relevant and not misleading.

Credit reporting bodies must provide individuals with access to their credit reporting information free of charge in the circumstances prescribed by the Privacy Act 1988 and the CR Code. Some credit reporting bodies may also offer additional access services on a fee-paying basis.

The below statistics relate to the number of individuals who were provided access to their credit reporting information during the reporting period, including access provided free of charge and through any fee-based services.

23.15 (a) **Individuals given access to their credit information without charge** **AI (WC) / IND x 100%** **AI(WC)** is the number of individuals given access to their credit reporting information (without charged) by the body during the reporting period. **IND** is the number of individuals about whom the body holds credit information at the end of the reporting period.	**2.38%** of individuals about whom credit information was held at the end of the reporting period were given access to their credit reporting information free of charge.
23.15 (b) **Individuals given access to their credit information through a fee-based service** **AI (C) / IND x 100%** **AI(C)** is the number of individuals given access to their credit reporting information by the body during the reporting period where the individual used a fee-based service. **IND** is the number of individuals about whom the body holds credit information at the end of the reporting period.	**0.00%** of individuals about whom credit information was held at the end of the reporting period were given access to their credit reporting information where the individual used a fee-based service. **Experian does not charge for access.**

4. Corrections

A correction occurs where credit reporting information held by the credit reporting body is amended, updated, or removed to ensure that it is accurate, up-to-date, complete, relevant, and not misleading. Corrections may arise following a request from an individual, advice from a credit provider, the outcome of a complaint or investigation, or as a result of the credit reporting body's own quality assurance and data integrity processes.

The below statistics relate to the number of corrections made by the credit reporting body during the reporting period and the categories of information that were corrected.

23.15 (c) **Correction requests received by the body** **CR / IND x 100%** **CR** is the number of correction requests received by the body during the reporting period. **IND** is the number of individuals about whom the body holds credit information at the end of the reporting period.	**0.0807%** of individuals about whom credit information was held at the end of the reporting period submitted correction requests during the reporting period.
23.15 (d) **CR (S) / CR x 100%** **Successful correction requests, being requests received by the body where the body is satisfied that a correction should be made** **CR** is the number of correction requests received by the body during the reporting period. **CR(S)** the number of correction requests received by the body during the reporting period where the body was satisfied that a correction should be made.	**55.78%** of correction requests received during the reporting period resulted in a correction being made, based on Experian's assessment that a correction should be made.
23.15 (e) **The mean number of days taken to finalise a correction** **D (CR) / TC** **D(CR)** is the total number of calendar days taken from receipt to finalisation for all correction requests finalised by the body during the reporting period. **TC** is the total number of corrections finalised by the body during the reporting period.	The average number of days taken from receipt to finalisation of a correction request was **41 days.**

23.15 (f) **Other corrections made** **CR (O) / IND X 100%** **CR(O)** is the number of corrections made by the body during the reporting period that were not made in response to a correction request from the relevant individual. **IND** is the number of individuals about whom the body holds credit information at the end of the reporting period.	The percentage of other corrections, that is, corrections made by Experian as a result of a request from a party other than the individual was **0.10%**
23.15 (g) **The types of corrections made, including:** **(i)** the types of correction requests received and corrections made during the reporting period (including a percentage figure for each correction type against all types); and **(ii)** the industry sectors from which the information that was corrected originated from;	See tables below

Types of corrections	
Credit Enquiries	56.90%
Credit Accounts	20.09%
Personal Information	10.41%
Defaults	7.31%
Bankruptcy Information	0.99%
Judgments	1.96%
Other	2.34%

Industry sectors	
Bank	54.42%
Card Finance	7.82%
Other Corrections	18.48%
Telco	19.28%

5. Complaints

Complaints relating to credit reporting matters may be made directly to the credit reporting body by individuals who have concerns about the handling of their personal information, the accuracy of credit reporting information, or compliance with obligations under the Privacy Act 1988 and the CR Code.

Complaints are assessed and managed in accordance with the credit reporting body's internal dispute resolution processes and applicable regulatory requirements. Where appropriate, complaints may result in further investigation, correction of information, or other remedial action.

The below statistics relate to the number of complaints received by the credit reporting body and the outcomes of those complaints during the reporting period.

23.15 (h) **Complaints received** **C / IND X 100%** **C** is the number of complaints received by the body during the reporting period. **IND** is the number of individuals about whom the body holds credit information at the end of the reporting period.	**0.0046%** of individuals about whom credit information was held at the end of the reporting period submitted a complaint during the reporting period.
23.15 (i) **The types of complaints that were received by the body during the reporting period (including a % figure for each complaint type against all types).**	See table below
23.15 (j) **Complaints finalised** **F / IND X 100%** **F** is the number of complaints finalised by the body during the reporting period. **IND** is the number of individuals about whom the body holds credit information at the end of the reporting period.	**0.0045%** of individuals about whom credit information was held at the end of the reporting period submitted a complaint that was finalised during the reporting period.

Types of Complaints	%
Report Content	55.48%
Credit Score	12.98%
Service	13.85%
Ban	0.38%
Report Access	5.58%
Other	11.73%

23.15 (k) **The mean number of days taken to finalise a complaint** **D (C) / TCP** **D(C)** is the total number of calendar days taken from receipt to finalisation for all complaints finalised by the body during the reporting period. **TCP** is the total number of complaints finalised by the body during the reporting period.	The average number of days taken from receipt to finalisation for all complaints finalised by Experian's internal dispute resolution process during the reporting period was **17.39 days.** The average number of days taken from receipt to finalisation for all complaints finalised through the external dispute resolution process (AFCA) during the reporting period was **62.17 days.**
23.15 (l) **The outcomes of the complaints finalised during the reporting period (including a % figure for each outcome type against all outcomes)**	See table below

Complaint Outcome	%
Explanation on information held	68.38%
Credit information updated	22.25%
Insufficient information	8.24%
Apology	1.13%

6. Serious Credit Infringements

A serious credit infringement is where, in the opinion of a credit provider, an individual has committed an act involving fraudulently obtaining or attempting to obtain consumer credit, or fraudulently evading or attempting to evade their obligations in relation to consumer credit.

A serious credit infringement is further defined as where a reasonable person would consider that the act indicates an intention by the individual to no longer comply with their obligations in regards to the consumer credit provided, the credit provider has taken reasonable steps to contact the individual but has been unable to do so, and at least six months have passed since the credit provider last had contact with the individual.

The below statistics relate to the number of serious credit infringements reported to the credit reporting body and the coverage in each sector.

23.15 (m) **Serious credit infringements disclosed** **SCI / IND X 100%** **SCI** is the total number of times during the reporting period that a provider disclosed an opinion to the body that an individual committed a serious credit infringement. **IND** is the number of individuals about whom the body holds credit information at the end of the reporting period.	**0.00%** There are no SCI's recorded in Experian's consumer credit data set.
23.15 (n) **Serious credit infringements disclosed by sector, including, for each sector, a percentage calculated using the formula** **SCI (S) / IND X 100%** **SCI** is the total number of times during the reporting period that a provider disclosed an opinion to the body that an individual committed a serious credit infringement. **SCI (S)** is the total number of times during the reporting period that a provider from the relevant sector disclosed an opinion to the body that an individual committed a serious credit infringement.	**0.00%** There are no SCI's recorded in Experian's consumer credit data set.

8. Disclosure to the CRB of consumer credit liability information and repayment history information

The credit reporting system permits the collection, use and disclosure of additional categories of credit-related personal information as part of Australia's Comprehensive Credit Reporting (CCR) framework. These categories include Consumer Credit Liability Information (CCLI) and Repayment History Information (RHI), which may be disclosed to credit reporting bodies by credit providers in accordance with Part IIIA of the Privacy Act 1988 and the CR Code.

The below statistics relate to the disclosure of new types of credit-related personal information.

23.15 (o) **Disclosure of consumer credit liability information** **CCLI / CP X 100%** **CCLI** is the number of providers that disclosed consumer credit liability information to the body during the reporting period. **CP** is the total number of providers that disclosed any credit information to the body during the reporting period.	The percentage of CPs that disclosed CCLI to Experian during the reporting period was **25.55%**
23.15 (p) **Disclosure of repayment history information** **RHI / CP X 100%** **RHI** is the number of providers that disclosed repayment history information to the body during the reporting period. **CP** is the total number of providers that disclosed any credit information to the body during the reporting period.	The percentage of CPs that disclosed RHI to Experian was **23.36%**

9. Other information

During the reporting period, Experian was not requested by the Office of the Australian Information Commissioner (OAIC) to provide any additional information for the purposes of section 23.15(q) of the Privacy (Credit Reporting) Code 2025.

10. Monitoring and Auditing Activities (23.14)

Auditing Activities

The Privacy Act and the CR Code have audit provisions with which a credit reporting body is required to comply. As required by the CR Code, Experian has developed a risk-based approach to identify Credit Providers (CPs) that present a high risk of non-compliance with their contractual obligations relating to data quality, data protection and correction of data.

The purpose of these requirements is to ensure:

(a) That credit information the CP discloses to Experian is accurate, up-to-date and complete;
(b) That credit reporting information that Experian discloses to the CP is protected by the CP from misuse, interference and loss and from unauthorised access, modification or disclosure; and
(c) That the CP takes steps in relation to requests to correct credit-related personal information required by Part IIIA, the Regulations and the CR Code.

Risk-based framework and approach to assessing CP compliance with the CR Code:

In accordance with the requirements under the CR Code, Experian has a well-developed framework to monitor the risk of CP compliance with the CR Code.

The framework considers many factors that Experian believes provide an indication as to the relative risk of non-compliance with the CR Code, including:

(a) Size and structure of the CP;
(b) The CP's approach to data and information security;
(c) Volumes and frequency of correction requests either from the CP or individuals;
(d) The volume, outcome and proportion of complaints received by Experian and/or third parties;
(e) The timeframe and process required for the CP to confirm it has made corrections (where appropriate) to its credit-related personal information;
(f) The results of any past reviews of the CP's compliance with its obligations under the CR Code.

Experian conducted a number of reviews during the reporting period. These covered the financial services, utilities and telecommunications sectors.

Reviews conducted during this reporting period included:

- A review of two CPs identified the reporting of Serious Credit Infringements (SCIs) where the requirements for reporting had not been met prior to disclosure. The affected information was reviewed with the CPs and the data accuracy issues were acknowledged and rectified.
- A review of a CP operating as both a contingent debt collector and debt purchaser identified instances where the current credit provider was incorrectly recorded on default listings. The affected records were corrected and subsequent review confirmed the information was being reported accurately.
- Following remediation activities, all reviewed CPs were assessed as compliant with their obligations under the CR Code. No significant ongoing compliance concerns were identified.

Monitoring

Experian conducts monitoring activities on the Experian Consumer Bureau to support the accuracy, completeness, timeliness and integrity of credit reporting information. Monitoring activities are performed across data ingestion, data quality, identity resolution, retention processes and credit provider reporting and form part of Experian's risk-based bureau monitoring frame

Experian undertakes ongoing reviews of credit provider submissions and bureau operations to identify missing or delayed data submissions, significant changes in reporting volumes, data quality exceptions and unusual reporting patterns. Where anomalies are identified, Experian investigates the issue, engages with the relevant CP where appropriate and monitors subsequent activity to confirm resolution.

In addition, the following monitoring measures were in place during the reporting period:

- Automated validation and business rule checks applied to incoming data to assess mandatory data requirements, field validity, data formats and logical consistency before information is loaded to the bureau.
- Monthly data quality monitoring and reporting designed to identify unusual changes in volumes, data distributions, data quality indicators and loading outcomes. Identified issues are investigated and tracked through to resolution.
- Monitoring of identity resolution and consumer record maintenance processes to support the ongoing accuracy and integrity of bureau records.

Experian is committed to continually enhancing its monitoring and auditing activities to maintain the quality, integrity and security of credit reporting information and to meet, and where possible exceed, its obligations as a credit reporting body

This concludes the Experian Data Registries Pty Ltd Credit Reporting Annual Report for 1 July 2025 to 30 June 2026