

# Transition Loan Program

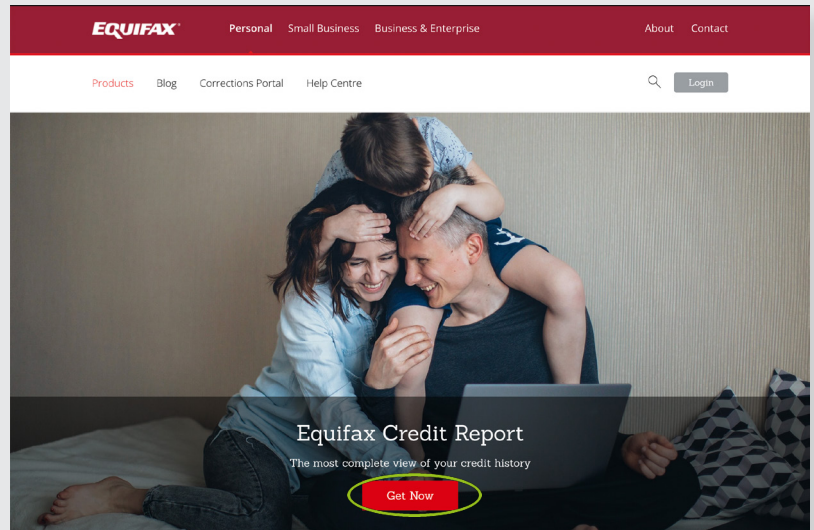
## How to apply for a Credit Report

As part of your application for a Transition Loan, you will need to provide a Credit Report from Equifax. This guide steps you through the process of getting your credit report.



### 1. Get started

- Visit: [www.equifax.com.au/personal/products/equifax-credit-report](http://www.equifax.com.au/personal/products/equifax-credit-report)
- Click the 'Get Now' button



### 2. See if you are entitled to a free copy of your Equifax Credit Report.

You are entitled to a free report if:

- ✓ You haven't received one in the last 3 months; or
  - ✓ You've been declined credit in the last 90 days; or
  - ✓ You've had an item corrected on your credit report.
- Answer the 3 questions and click 'Continue'.

Have you received your Equifax Credit Report in the last 3 months?

☐ Yes

☒ No

Have you applied for credit and been declined in the last 90 days?

☐ Yes

☒ No

Has your Credit Report information been corrected by Equifax or a Credit Provider?

☐ Yes

☒ No

[BACK](#) [Already a member? Login](#) [CONTINUE](#)

### 3. Create a new account, or log in to an existing account

- If you already have an Equifax account, click the 'login' button. Skip to *Step 5* in this Guide
- To create a new account, click the 'Create account' button.

This subscription plan includes:

- ✓ View your Equifax Credit Report online. You can also save and download it in PDF format
- ✓ Know your credit history including credit rating and key contributing factors, credit products you currently hold, past applications for credit and repayment history
- ✓ See what credit information some banks and lenders may see from Equifax
- ✓ Please note: Your free Equifax Credit Report will only be available to view and download for 30 days from the time the report is created, after which we are required to delete the credit report and the credit rating associated with this credit report.

By proceeding, you are agreeing to the [Terms & Conditions](#)

[BACK](#) [Already a member? Login](#) [CREATE ACCOUNT](#)

#### 4. To create a new account:

- Enter your email address
- Create a password
- Confirm password
- Read the Terms and Conditions by clicking the [Terms and Conditions](#) hyperlink.

*Note: Terms and Conditions will open in a new browser window. Once you have read them in full, return to the Credit Check window.*

- Tick the box to confirm that you have read and accept the Terms and Conditions.

*Note: You must read the Terms and Conditions before you are able to check this box.*

- Tick the box to confirm that you are at least 18 years of age.
- Tick the 'I am not a robot' box
- Click 'Verify email'

- A verification code will be sent to the email you entered. If you can't find the email, please check your junk/spam or other folders and add [no-reply@equifax.com](mailto:no-reply@equifax.com) to your contacts.
- Copy the verification code that was emailed to you.
- Paste it into the field and click "Continue"

You have now created your account.

#### Create Your Credit & Identity account

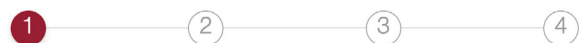


##### Why we need to verify your identity

Equifax is committed to keeping Australians' personal data safe and secure. For privacy and security reasons, we need to verify your identity. Once we've done that, we'll activate your account.

##### Setting up your account

We've done everything possible to make the process of verifying your identity as quick and painless as possible. Most of the time, our new customers are able to prove they are who they say they are in four easy steps. If we are unable to verify your identity, we'll ask for further documentation which you can provide to us securely.

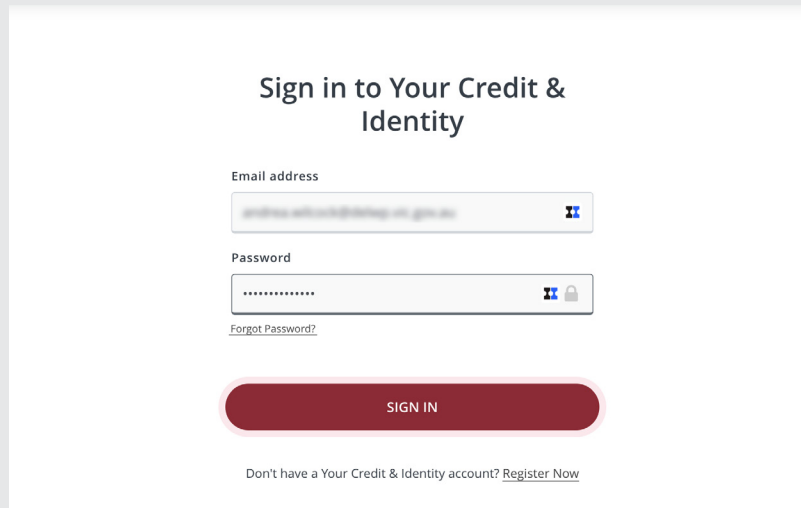


##### Verify Email

A verification code has been sent to andrea@kudio.com.au. If you can't find the email, please check your junk / spam or other folders and add no-reply@equifax.com to your contacts.

## 5. Log in to your account

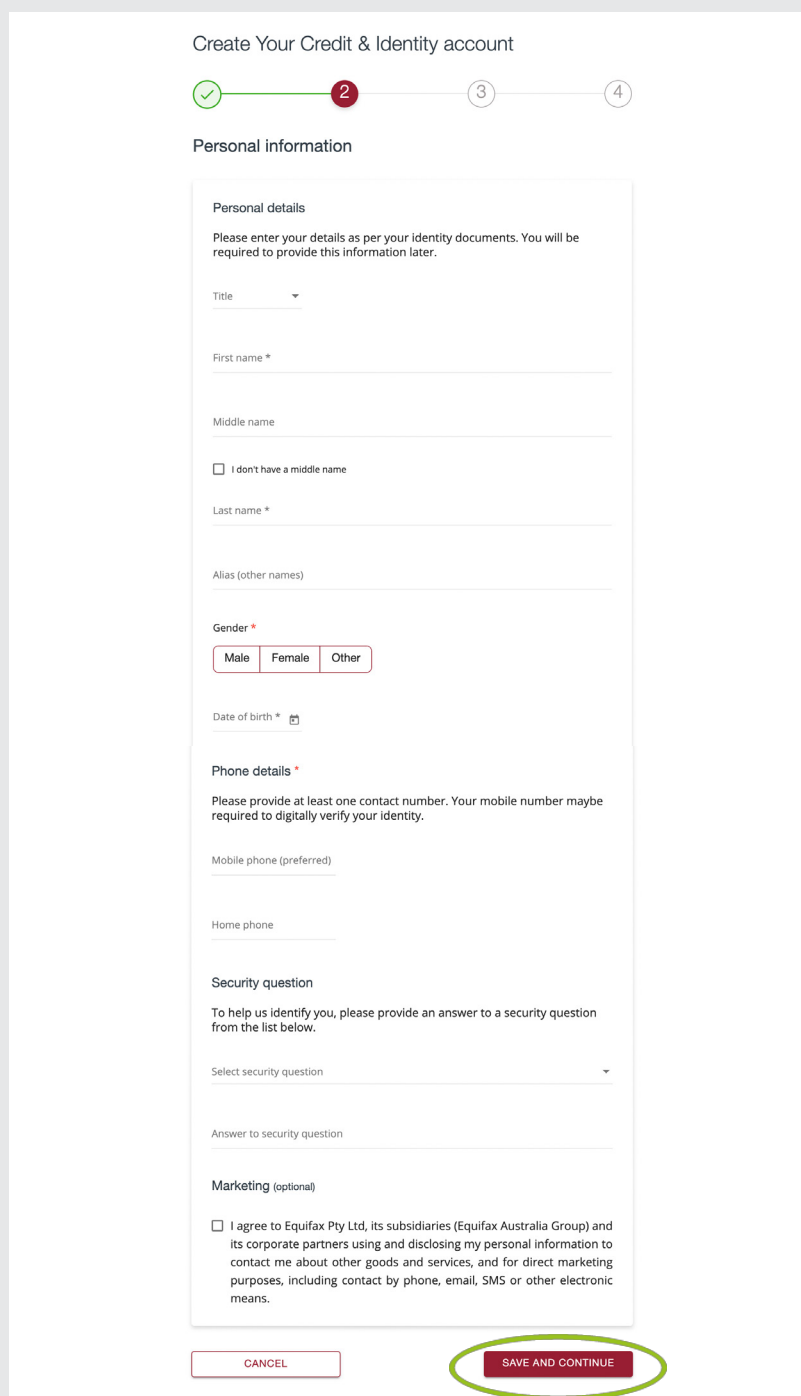
- Use your email address and password to log in.
- Click 'Sign in'



The form is titled "Sign in to Your Credit & Identity". It features two input fields: "Email address" and "Password". The "Email address" field contains a placeholder email "andrea.williams@equifax.com.au" and a small icon of a person. The "Password" field contains a masked password "\*\*\*\*\*" and a small icon of a person and a lock. Below the password field is a link "Forgot Password?". At the bottom of the form is a large red button labeled "SIGN IN". Below the button is a link "Don't have a Your Credit & Identity account? Register Now".

## 6. Enter your personal information

- Enter your personal information.
- Click 'save and continue'



The form is titled "Create Your Credit & Identity account". It features a progress bar with four steps: 1 (green checkmark), 2 (red circle), 3 (grey circle), and 4 (grey circle). The form is divided into two main sections: "Personal information" and "Phone details".

**Personal information**

**Personal details**

Please enter your details as per your identity documents. You will be required to provide this information later.

Title

First name \*

Middle name

☐ I don't have a middle name

Last name \*

Alias (other names)

**Gender \***

Date of birth \*

**Phone details \***

Please provide at least one contact number. Your mobile number maybe required to digitally verify your identity.

Mobile phone (preferred)

Home phone

**Security question**

To help us identify you, please provide an answer to a security question from the list below.

Select security question

Answer to security question

**Marketing (optional)**

☐ I agree to Equifax Pty Ltd, its subsidiaries (Equifax Australia Group) and its corporate partners using and disclosing my personal information to contact me about other goods and services, and for direct marketing purposes, including contact by phone, email, SMS or other electronic means.

## 7. Enter your address and employment details

- Start typing your address in the address field.

Select your address when you see it appear in the drop down.

- If your address can't be found, click the 'Click here' hyperlink and you can enter the details manually.

Click 'Save address'

- Answer the other questions.
- Click 'Save and continue'

The screenshot shows a multi-step registration form titled 'Address and Employment'. At the top, a progress bar indicates four steps: Step 1 (checkmark), Step 2 (checkmark), Step 3 (active, red circle with '3'), and Step 4 (circle with '4'). Below the title, a note states: 'To complete registration as quickly as possible, please enter all information accurately.'

The main form area is divided into two sections. The first section, 'Current and previous address', contains a yellow dropdown menu labeled 'Most recent address in Australia \*'. Below this menu is a yellow button that says 'Can't find your address? Click here.', which is circled in green. A vertical green label 'Optional fields to enter address manually' is positioned to the left of the second section.

The second section, also titled 'Current and previous address', is enclosed in a green border and contains a form titled 'Enter current address in Australia'. This form includes several input fields: 'Unit Number (optional)', 'Street Number \*', 'Street Name \*', 'Street Type' (a dropdown menu), 'Property Name (optional)', 'Suburb \*', 'State \*' (a dropdown menu), and 'PostCode \*'. At the bottom of this form are two buttons: 'CANCEL' and 'SAVE ADDRESS', with the latter circled in green.

Below the address form is a section for 'Employment'. It starts with the question 'Do you have a previous residential address in Australia?' followed by radio buttons for 'Yes' and 'No', with 'No' selected. Then, under the heading 'Employment', it asks 'Are you currently employed?' with radio buttons for 'Yes' and 'No', with 'No' selected. Finally, it asks 'Do you have a previous employment?' with radio buttons for 'Yes' and 'No', with 'No' selected.

At the bottom of the page are two buttons: 'BACK' and 'SAVE AND CONTINUE', with the latter circled in green.

8. Document Verification:

You will need to provide 2 forms of ID from the list below:

- Driver's Licence
- Passport
- Medicare card

*Note: An Australian passport in your name that is current or expired up to 3 years can be used. A Foreign passport in your name has to be current and not expired. Cancelled passports cannot be verified.*

If we are unable to automatically verify you, we will require you to provide copies of your ID.

Once you have entered 2 forms of ID, confirm that you are authorised to provide your personal information and consent to it being checked by the document issuer or record holder through third party systems for the purpose of confirming your identity. Click 'Continue'

✓

✓

✓

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Document Verification


Provide at least two of the three documents below to improve your chance of automatic verification. If we are unable to automatically verify you, we will require you to provide copies of your ID.

Driver's Licence

Have you ever been issued an Australian licence?

Yes

No



State \*

VIC

Driver's Licence Number \*

Card Number \*

☒ I confirm the above details are true.\*

CANCEL

SAVE DRIVER'S LICENCE

Document Verification

Provide at least two of the three documents below to improve your chance of automatic verification. If we are unable to automatically verify you, we will require you to provide copies of your ID.

Note: An Australian passport in your name that is current or expired up to 3 years can be used. Foreign passport in your name has to be current and not expired. Cancelled passports cannot be verified.

Driver's Licence

✓

Passport

>

Medicare Card

✓

☒ By continuing, I confirm that I am authorised to provide my personal information presented and I consent to it being checked with the document issuer or official record holder through third party systems for the purpose of confirming my identity.\*

BACK

CONTINUE

## 9. Accessing your report

You will receive an email with a link to your credit report.

- Click the "Login to review report" button.
- Sign in with your email and password.
- Download your Credit Report by clicking the 'Please download' hyperlink.

*Note: If you ordered an Equifax Credit Report free of charge, it will only be retained on this portal for 30 days from the time it was created, after which the credit report and the credit rating associated with this credit report will be deleted. This is a legal requirement under the Privacy Act. To retain a copy of the report please download it before it is removed. Credit reports that you have received as part of one of our subscription plans, will not be impacted.*

### Create Your Credit & Identity account



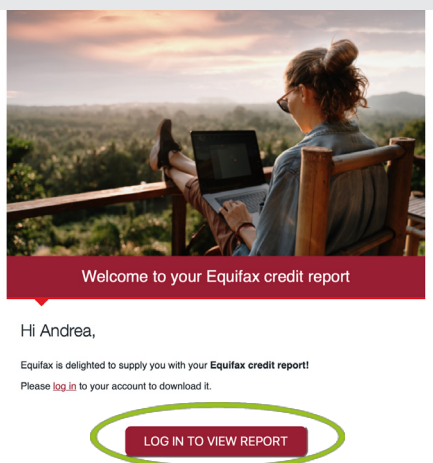
Thanks for providing those documents, we'll start your check now

We understand how time-consuming it can be finding and uploading documents and thank you for your patience.

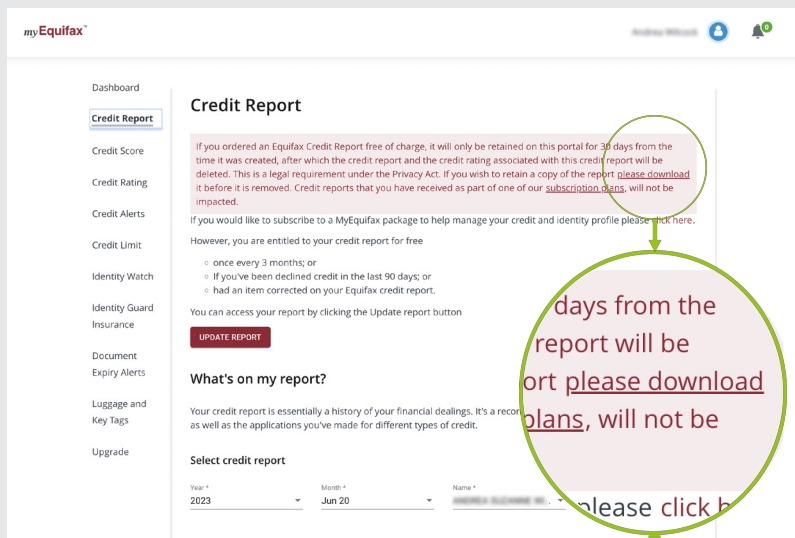
We're now reviewing the documents you've supplied and will get back to you as soon as possible. If you have any questions, please don't hesitate to call us on 13 83 32.

CLOSE

### Email with report download link



### Example of online report



### Example Downloaded Credit Report (PDF)

