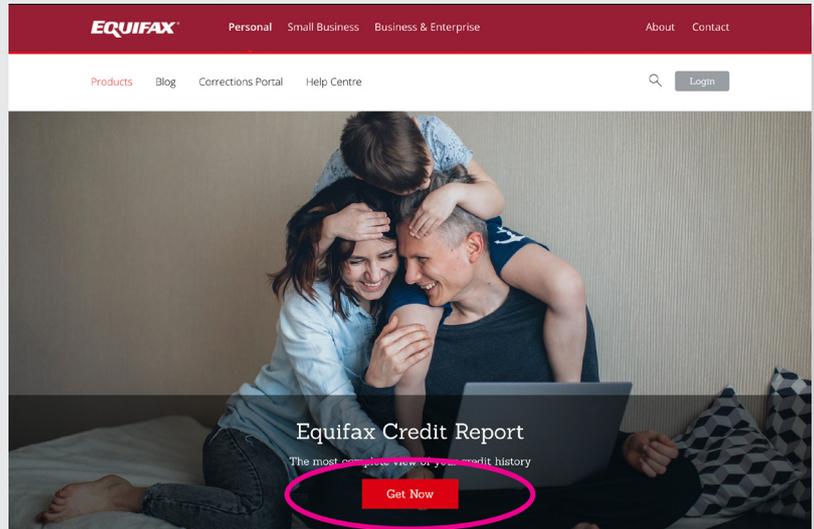# How to apply for a Credit Report

As part of your application for a Solar Homes Program solar battery loan you will need to provide a Credit Report through 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
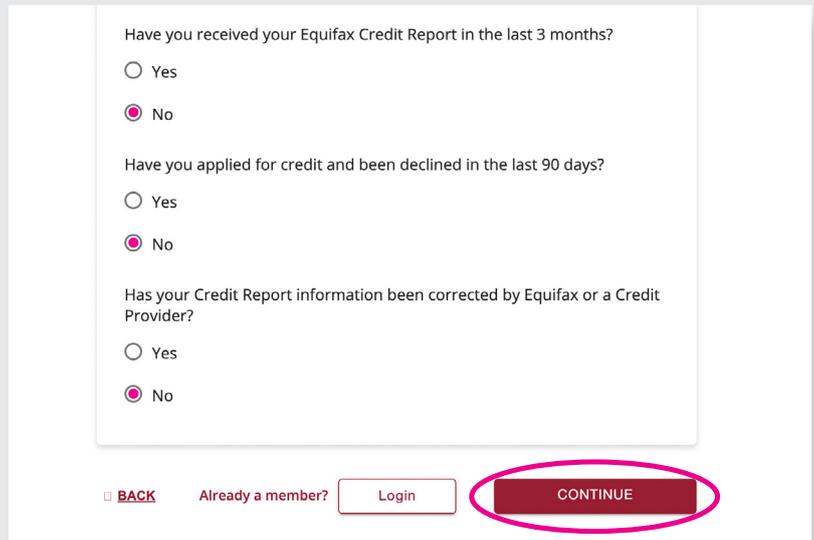- Click the 'Get Now' button

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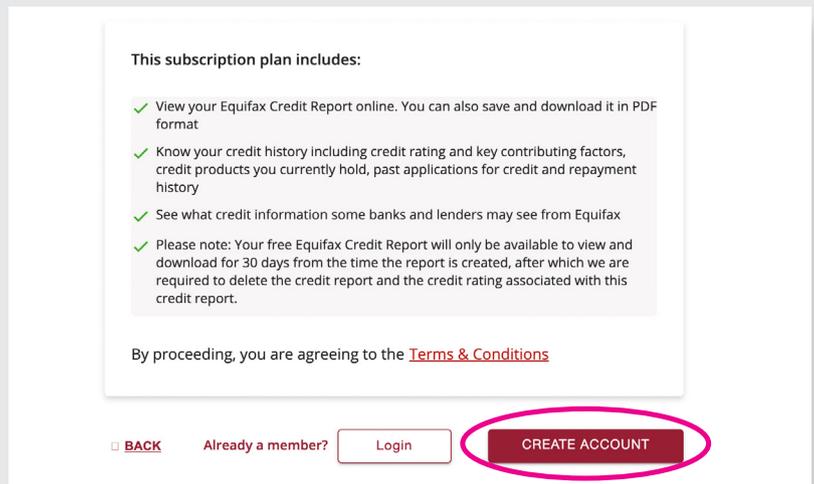
You are entitled to a free report if:

- ✓ 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'.

**If you are not entitled to a free report please contact Solar Victoria.**

## 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.

## 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 T&Cs 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'

### Create Your Credit & Identity account

**① ② ③ ④**

#### 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.

**Registration**

Email *

Create password *

| 1 uppercase letter | 1 number | 1 lowercase letter |
| 1 special character !@$*+ | 8-20 characters | No invalid character |
| No more than 2 repeated characters | | No more than 8 consecutive numbers |

Confirm password *

**Terms and conditions**

Please read the Terms and Conditions before proceeding. The Privacy Policy can be found here

☐ I confirm I have read and accept the Terms and Conditions.*

☐ I confirm I am at least 18 years of age.*

**Confirm**

Please check the box below

☐ I'm not a robot    reCAPTCHA
Privacy - Terms

CANCEL        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 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.

**① ② ③ ④**

#### 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.
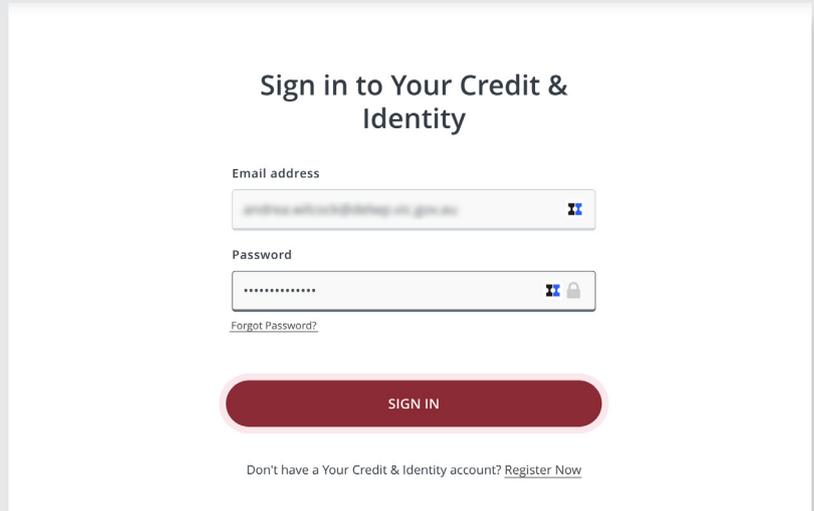
Enter your verification code
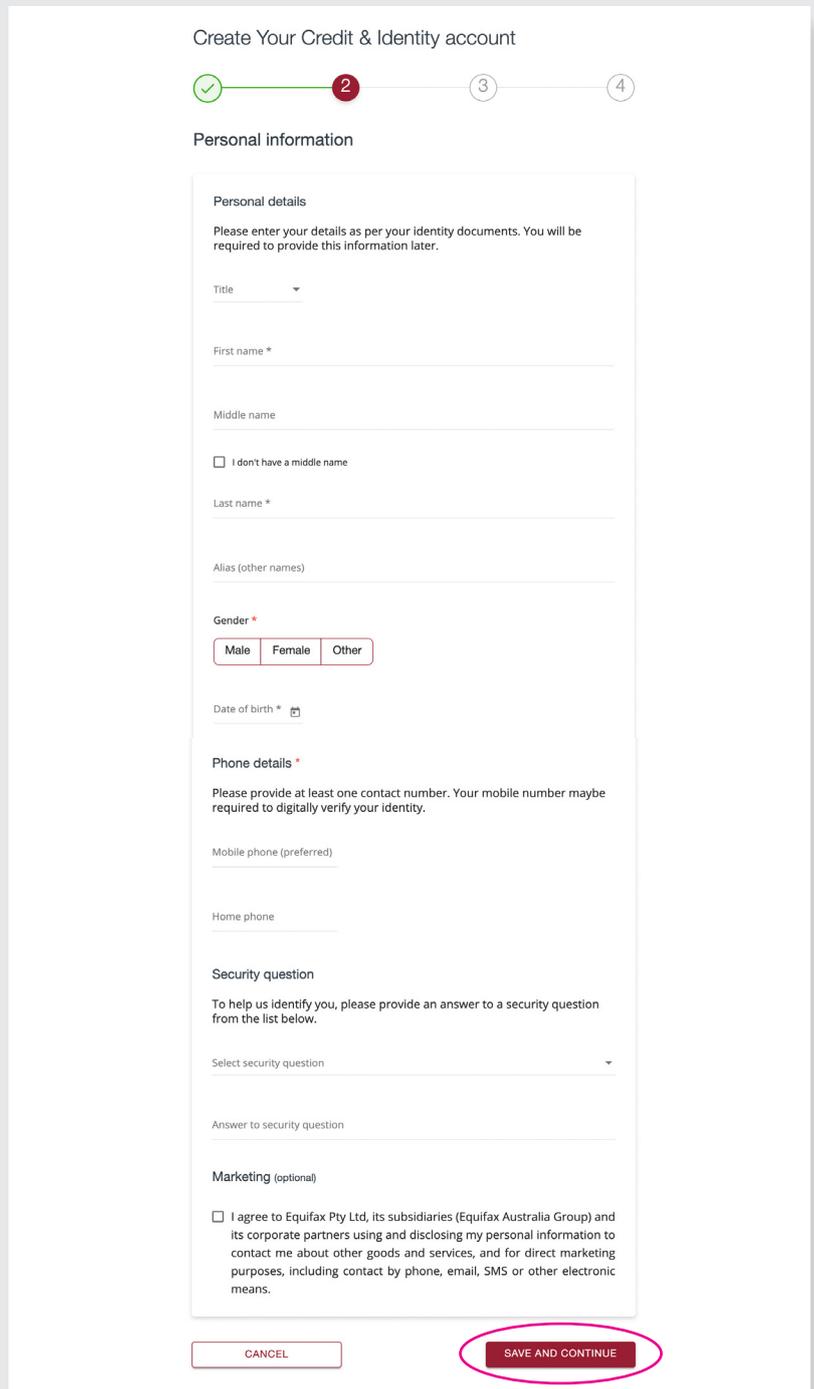
Enter code *

CONTINUE

## 5. Log in to your account

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

### Sign in to Your Credit & Identity

**Email address**

[email address field]

**Password**

[password field]

Forgot Password?

**SIGN IN**

Don't have a Your Credit & Identity account? Register Now

## 6. Enter your personal information

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

### Create Your Credit & Identity account

② ③ ④

**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 *

Male | Female | Other

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.

CANCEL | **SAVE AND CONTINUE**

## 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'

✓ — ✓ — **③** — ④

### Address and Employment

To complete registration as quickly as possible, please enter all information accurately.

Current and previous address

Most recent address in Australia *

---

Current and previous address

Most recent address in Australia *

Can't find your address? Click here.

**Optional fields to enter address manually**

Current and previous address

Enter current address in Australia

Unit Number (optional)

Street Number *

Street Name *

Street Type ▾

Property Name (optional)

Suburb *

State * ▾

PostCode *

CANCEL                    SAVE ADDRESS

Do you have a previous residential address in Australia?

○ Yes
◉ No

### Employment

Are you currently employed?

○ Yes
◉ No

Do you have a previous employment?

○ Yes
◉ No

BACK                    SAVE AND CONTINUE

## 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. 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'

### 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 *

☐ 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.*
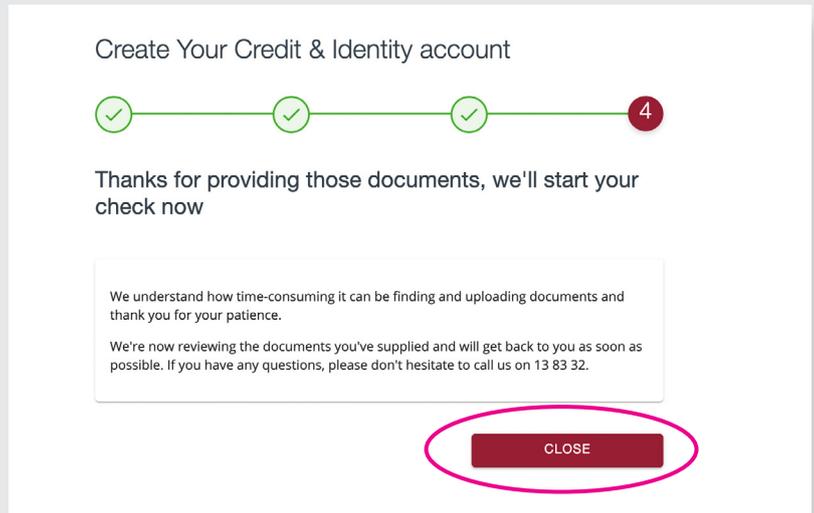
BACK    CONTINUE
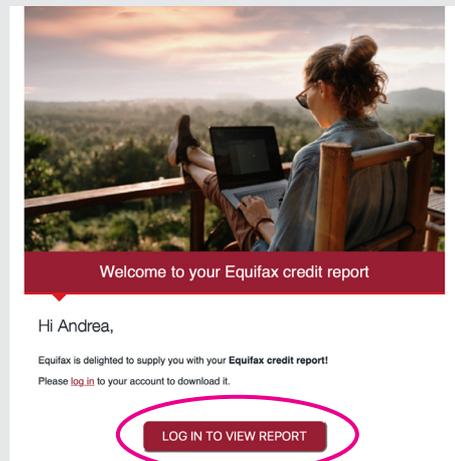
## 9. Accessing your report

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.
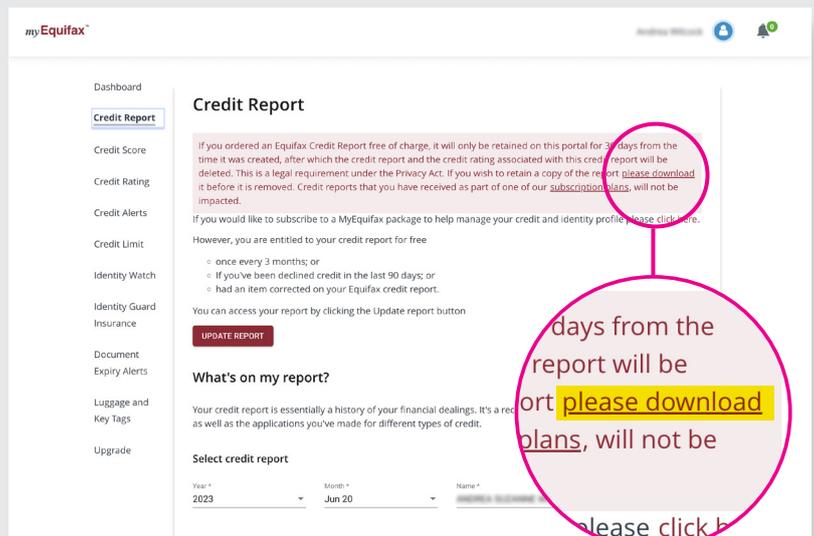- Download your Credit Report by clicking the 'Please download' hyperlink.

*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.*



**Email with report download link**



**Example of online report**



**Example Downloaded Credit Report (PDF)**