

Experian Credit Information Report Query Application Form



If you have a query on your Experian Credit Information Report please send us the following via post:

- Document 1: Experian Credit Information Report Query Application Form**
Please complete the Experian Credit Information Report Query Application Form in BLOCK letters with Black or Blue ballpoint pen. Please sign the application after you have completed the form with valid information. Fields marked "*" are mandatory.
- Document 2: Valid Identity Proof (should have your name and signature)**
Please enclose a **self attested** photocopy (a signed and dated copy) of **any one** of the following documents as identity proof:
(a) Passport (should be within the expiry date); (b) Pan Card; or (c) Voter ID
- Document 3: Valid Address Proof**
Please enclose a **self attested** photocopy (a signed and dated copy) of **any one** of the following documents as address proof:
(a) Electricity bill (not more than 3 months old and for your current address);
(b) Telephone bill (not more than 3 months old and for your current address);
(c) Registered leave and license agreement (not more than 3 months old and for your current address);
(d) Deed of purchase or sale; or
(e) Latest bank account statement
- 4) ERN:** Please mention your Experian Report Number (ERN) in the section below. ERN is a 15 digit unique number mentioned on every Experian Credit Information Report and is used as a reference number to validate your information.

1. Declaration

I hereby declare that all the information provided by me is accurate to the best of my knowledge, and that I have read all the instructions, terms / conditions and I agree to abide by them. I agree that Experian Credit Information Company of India Private Limited will not provide any information regarding my credit report if the information provided by me is inaccurate, incomplete or does not match with the details provided by the member banks/financial institutions/other credit grantors and as maintained by Experian Credit Information Company of India Private Limited.

Signed

Date (DD/MM/YYYY)

2. Experian Report Number (ERN)

I have my Experian Credit Information Report

Experian Report Number (ERN)

3. Your name

Mr Mrs Ms Dr Other title

First Name*

Middle name(s)*

Surname*

Date of birth (DD/MM/YYYY)*

Any other name you have been known by (ALIAS)

Surname

First Name

4. Your current address (Please fill this section with accurate information)

Time resident at address Years Months

House/ Building name*

Flat/ House No Building No

Street name

Village / Locality*

City/ District*

Pin Code*

State*

Home telephone*

5. Your permanent address

Time resident at address Years Months

House/Building name

Flat/ House No Building No

Street name

Village / Locality

City/ District

Pin Code

State

6. Information regarding your query on the Experian Credit Information Report

Your query is for Name Address Account details

Do you want to amend any of the details: Yes No

If your query is regarding any of the credit / loan accounts mentioned on your Experian Credit Information Report then please fill in the details in the following section

Bank Name

Account Number

Brief summary about the query / discrepancy on the credit or loan accounts

Brief summary about the query / discrepancy regarding your name, date of birth, telephone number or any other information apart from your credit / loan account.

Please turn to the next page to enter details

Please mail this form to:
Experian Credit Information Company of India Private Limited
P.O. Box 9096, Goregaon East,
Mumbai 400063

I have previously contacted Experian Credit Information Company of India Private Limited
Reference number (if any)

(Please provide the reference number given to you by our consumer support team during your previous interaction/ s)

Please tick in the box for document submitted

As Identity Proof
Pan Card Passport Voters ID

As Address Proof
Electricity Bill Telephone Bill Bank Statement
Registered leave and license agreement
Deed of purchase or sale

Terms and Conditions

Please read these Conditions carefully

Supplier Experian Credit Information Company of India Private Limited
Service The delivery of the information on your Experian Credit Information Report will be at the residential address mentioned in our records / database

NOTE The processing of your request will begin immediately upon receipt of your Experian Credit Information Report Query Application with the relevant documents and ERN.

Complaints In the unlikely event that you have cause to complain, are unsatisfied with our service or have query about these conditions you can write to us at:

Experian Credit Information Company of India Private Limited
P.O. Box 9096, Goregaon East, Mumbai 400063, or
call us at 022 6641 9000 or
email us at consumer.support@in.experian.com

Definition: The word information used in this section means: the details on the query that you may have on your credit / loan account provided in the Experian Credit Information Report provided to you.

1. Processing and Dispatch of information / query on your Experian Credit Information Report

(a) After we receive the complete Experian Credit Information Report Query Application form, relevant documents and the ERN (as mentioned at the top of this form) there will be a verification and validation process. The following applies to processing of your application:

- you must be over 18 years of age;
- you must provide us with accurate and complete information including your full name, date of birth and address of residency;
- each application is for one person only, we do not accept joint applications;
- you agree not to use the Experian Credit Information Report Query Application Form to attempt to obtain information about any person other than you;
- if we cannot validate the information you have provided in your Experian Credit Information Report Query Application Form and the documents you have submitted we will write to you for further information.

(b) Experian Credit Information Company of India Private Limited holds information provided by the relevant member/s, credit institutions or any financial institutions with whom we have relationship account/s and therefore the respective member / s are the sole owners of the data / information provided to us. In any scenario if the information on your Experian Credit Information Report is inaccurate or any changes/ amendments that require to be made you are advised to consult your respective bank, credit / financial institution. Experian Credit Information Company of India Private Limited will require inputs from the respective member / s, credit / financial institution to update any information, we will not be able to amend or update any information on our own.

(c) On any change in address or information on your Experian Credit Information Report, you undertake to update your address in the records of the relevant Member/s, credit institutions or any financial institutions with whom Experian Credit Information Company of India Private Limited has relationship account/s else; we would not be able to amend or change any of the details mentioned on your report. We will deliver the relevant and feedback from our member banks at your address. The Information will be dispatched within a minimum of 35 (thirty five) business days from the date of receipt by Experian Credit Information Company of India Private Limited post successful verification and receipt of feedback from the relevant member. The Information shall be dispatched only once, and in the event of your unavailability at the time and place of delivery, the Information shall be destroyed, and you shall be required to submit a fresh Application.

2. Use of Information

You may use the Information or any part of it for your own personal use only and no commercial use of the information is permitted

3. Cancellation and Re-supply

(a) We would be unable to provide the information or answer your query on your Experian Credit Information Report in the event:
i we have been unable to validate your information; or you have not

provided us the additional information we requested from you (to complete the validation process).

(b) 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, you should contact us either in writing addressed to Experian Credit Information Company of India Private Limited, P.O. Box 9096, Goregaon East, Mumbai 400063, you can call us at 022 6641 9000 or you may also email us at consumer.support@in.experian.com. In the event of valid claim/complaint on your part, Experian will re-supply the Information at our own cost as soon as reasonably possible and in any event within 28 days of receipt of your request.

4. Third Party Rights

No-one else will be able to enforce any part of the Conditions.

5. Law

These Conditions shall be governed by and understood in accordance with Indian law and Courts in the city of Mumbai will have exclusive jurisdiction.

6. Liability

(a) The Information provided is based upon the data which is relevant at the time the information is sent to you. You therefore acknowledge and agree that the accuracy and/or relevance of the information will diminish after it is delivered to you. Experian Credit Information Company of India Private Limited will not be responsible for any failure to generate the information 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 that may arise from relying on the Information other than as specifically set out in this condition No. 6.

(c) Experian Credit Information Company of India Private Limited will use all reasonable skill and care in the supply of the information to you. As we obtain the data from our members we cannot give you a guarantee or warranty that the information is complete, accurate, up-to-date or error-free. However Experian Credit Information Company of India Private Limited will quality check the data received from its members to ensure that the information provided to you is accurate to best of its ability.

(d) Experian Credit Information Company of India Private Limited'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 Information is limited as follows:

- Experian Credit Information Company of India Private Limited has no other liability to you until it has received notice of your problem
- Experian Credit Information Company of India Private Limited has no other liability for any problems, delays or defects in the Information if such problems, defects or delays are caused by any event or circumstances beyond its reasonable control;
- Experian Credit Information Company of India Private Limited does not accept any liability to you for any indirect or consequential loss or damage arising out of the Information;

7. General

(a) The Agreement for the Service can only be concluded in English.

(b) The rights granted in this Agreement are personal. You may not assign, sub-license or otherwise transfer any of your rights under these Conditions.

(c) If a court finds any part of these Conditions to be invalid such part will be deleted and the remaining parts of these Conditions should be unaffected.

(d) 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.

(e) Headings in these Conditions are for convenience only and will have no legal meaning or effect.