

Experian Credit Information Report Application Form



To process your request for an Experian Credit Information Report, please send us the following via post:

1) Document 1: Experian Credit Information Report Application Form

Please complete the Experian Credit Information Report 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.

2) 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

3) 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 current address);
- (c) Bank account statement (not more than 3 months old and for your current address);
- (d) Registered leave and license agreement or
- (e) Registered deed of purchase or sale

4) A nominal amount of ₹138/- (₹100/- for the Experian Credit Information Report + ₹38/- for Indian Speed Post and associated taxes). You can either pay by:

- (a) demand draft payable in Mumbai, made in favour of “ECICI Private Limited” and should be valid for minimum 3 months; or
- (b) using your net banking facility to make a National Electronic Fund Transfer (NEFT) or
- (c) paying cash at a nearby bank having National Electronic Fund Transfer (NEFT) facility

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 the credit information 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

2. Previous reference number

I have previously contacted Experian Credit Information Company of India Private Limited

Reference number (if any)

3. Your name

Mr. Mrs. Ms. Dr. Other title

First Name*

Middle name(s)*

Surname*

Date of birth*

Any other name you have been known by (ALIAS)

Surname

First Name

Terms and Conditions

Please read these Conditions carefully:

- Supplier** Experian Credit Information Company of India Private Limited
- Service** The delivery of the Experian Credit Information Report to you 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 Application with the relevant documents and payment of ₹138/- which will be accepted through demand draft/NEFT payment facility.
- Price** The current price for the Service is ₹138/- , which is as follows:
- ₹100/- is the charge for an Experian Credit Information Report sent via postal application.
 - ₹38/- for postage (India Speed Post) and associated taxes. You agree to pay such amount for the issue and delivery of the Experian Credit Information Report.
 - Experian Credit Information Company of India Private Limited reserves the right to change the Price at its sole discretion (in conjunction with applicable law).
- Payment** Payment for the Service is a single advance payment. You can pay for your Experian Credit Information Report either by (i) demand draft payable in Mumbai, made in favour of "ECICI Private Limited" and should be valid for a minimum 3 months; or (ii) using your net banking facility to make a National Electronic Fund Transfer (NEFT) or (iii) paying cash at a nearby bank having National Electronic Fund Transfer (NEFT) facility
- (a) Payments once received will not be returned.
 - (b) Experian Credit Information Company of India Private Limited will destroy any cheque received along with this application.
 - (c) Cash payments received will be returned back to you via a cheque of an equivalent amount.
 - (d) Experian Credit Information Company of India Private Limited will not be responsible for any loss to you arising from failure by us to provide a Credit Information Report on account of incorrect remittance by you.
 - (e) Experian Credit Information Company of India Private Limited will provide a 90-day notice to you to rectify any incorrect form/method of remittance. Failure to respond by you, appropriately to such notice will result in the cancellation of your Experian Credit Information Report Application.
- 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 - 400 063, or call us at 022 6641 9000 or
e-mail us at consumer.support@in.experian.com
1. **Definition:** The word information used in this section means: the details of your credit/loan account provided in the Experian Credit Information Report provided to you.
 2. **Processing and Dispatch of an Experian Credit Information Report**
 - (a) After we receive the complete Experian Credit Information Report Application Form, relevant documents and the payment (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 agree to pay the price indicated in the application, all payments must be made in rupees;
 - 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 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 Application Form and the documents you have submitted, we will write to you for further information; if you do not provide this information within 90 days from the date we have requested for information in writing, we will not be compelled to process your request.
 - (b) The Experian Credit Information Report shall be dispatched via India Speed Post or such other courier service as Experian Credit Information Company of India Private Limited may think fit. Experian Credit Information Company of India Private Limited shall not be responsible for any lost mail, theft or any damage caused during dispatch of the Experian Credit Information Report. The Experian Credit Information 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 Experian Credit Information Company of India Private Limited has relationship account/s, else in such a scenario, we would not be able to deliver the Experian Credit Information Report to your address.

- The Experian Credit Information Report shall be dispatched only once, and in the event of your unavailability at the time and place of delivery, the Experian Credit Information Report shall be destroyed, and you shall be required to submit a fresh Experian Credit Information Report Application Form with the relevant documents and agreed payment.

3. 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 payment history;
- (c) assessing whether any credit fraud has been committed against you;
- (d) no commercial use of the information is permitted.

4. Cancellation, Refunds and Re-supply

- (a) When you submit the Experian Credit Information Report Application Form, you agree that we can begin to process your application in accordance with the terms contained in this form.
- (b) We would be unable to provide the Experian Credit Information Report to you 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) within 90 days from the day our request for further information is issued.
 - ii. you have enclosed a cheque or cash with your Experian Credit Information Report Application Form, as a result, your payment will not be considered neither will you be entitled to a refund.
 - iii. please note that your cheque will be securely and confidentially destroyed.
 - iv. cash payments received will be returned back to you via a cheque of an equivalent amount.
- (c) 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 - 400 063, you can call us at 022 6641 9000 or you may also e-mail 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.

5. Third Party Rights

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

6. 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.

7. 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 an Experian Credit Information 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 that may arise from relying on the Information other than as specifically set out in this condition No. 7.
- (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 and its liability to you is limited to the Price;
 - 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;

8. General

- (a) The Agreement for the Experian Credit Information Report 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.