

## Credit Reporting Info Sheet 6 : Credit Freezing

If you believe you're at risk of identity fraud, ask credit reporters to "freeze" your credit information until the risk has passed

*You can ask credit reporters to suppress ("freeze") your credit report if you believe you're at risk of fraud. This will help stop new credit accounts being opened in your name*

If you think you're at risk of fraud, you can ask credit reporters to suppress the credit information they hold about you. Once suppressed, the credit information is not available to any new credit providers. This makes it difficult for a fraudster to obtain credit in your name, as most credit providers will not grant new credit if they are unable to check your credit report.

The process for obtaining a credit freeze has several steps. As you may need to act urgently to protect yourself if you become aware of a risk of identity fraud, individuals are entitled to obtain an initial 10 working day freeze no questions asked. However, if you want to extend the freeze for longer than that initial period, you will need to apply to the credit reporter and provide them with more information to establish that you're at risk.

A freeze is a very effective way to prevent people fraudulently opening a new credit account in your name. It's not useful for other types of fraud, like existing account fraud (e.g. someone improperly using your existing credit card). A freeze can also cause inconvenience to those who like to be able to obtain credit spontaneously. Additional guidance is available on credit freezing in the following fact sheets:

- Fact Sheet 4 - Credit reporting "freeze": What you need to know
- Fact Sheet 5 - Things to consider when deciding whether to request a credit reporter to "freeze" your credit report

You can download these fact sheets, along with other consumer information, at:

[www.privacy.org.nz](http://www.privacy.org.nz)

