

Privacy and Credit Reporting Training: Handling Privacy Complaints

Summary of Requirements: Credit reporting complaints compared with other types of complaint

Requirement	Credit reporting complaints	Other types of complaint
<i>Initial response</i>	Written notice within 7 days	No requirement
<i>Time frame for resolution</i>	Within maximum of 30 days	Within maximum of 45 days
<i>Notification of decision</i>	In writing in all cases	In writing, with carve-out for complaints resolved within 5 business days to complainant's satisfaction

Note that where an organisation subscribes to the Customer Owned Banking code of Practice, all complaints should normally be resolved within 21 days - or sooner if possible.