



11 March 2024

Office of the Australian Information Commissioner

By email: consultation@oaic.gov.au

To Whom It May Concern,

Consultation Response re: The Privacy (Credit Related Research) Rule 2024

I write in response to your public consultation in relation to the draft *Privacy (Credit Related Research) Rule 2024* (the **Rule**), which is intended to replace the *Privacy (Credit Related Research) Rule 2014* (**2014 Rule**) when it sunsets on 1 October 2024.

In summary, Equifax is of the view that the provisions of the Rule as drafted supports Equifax's current activity in regard to research activities with the credit related purpose of producing and enhancing products and services essential to the provision and management of the Equifax credit reporting bureau business (the **Bureau**).

In accordance with the existing 2014 Rule, Equifax has devoted considerable resources and effort to developing products and services that serve the public interest in the implementation of effective and efficient Bureau products and services. We consider the Rule will allow us to continue to provide effective Bureau-related services within the present provisions of section 20M of the *Privacy Act 1988* (Cth).

Should you have any queries, please contact the writer.

Yours sincerely,



Alana Hampton
General Manager – Enterprise Risk Management and Compliance