

Annual Report

2025



The home of fair credit reporting.

Table of Contents

1	Introduction.....	3
1.1	Document Purpose.....	3
1.2	About TaleFin.....	3
2	Reporting Metrics	4
2.1	ACCESS	4
2.2	CORRECTIONS	4
2.3	COMPLAINTS.....	4
2.4	SERIOUS CREDIT INFRINGEMENTS	5
2.5	MONITORING AND AUDITING ACTIVITIES.....	5
2.6	DISCLOSURE TO THE CRB OF CREDIT LIABILITY AND REPAYMENT INFORMATION	5
2.7	OTHER INFORMATION	5
2.8	AUDIT AND MONITORING ACTIVITIES	6



1 Introduction

1.1 Document Purpose

Under the Privacy Act, TaleFin operates as a Credit Reporting Agency and is therefore subject to Part 3A of the Privacy Act and the Credit Reporting Code.

Clause 23.11 of the Credit Reporting Code requires TaleFin to produce an annual report containing statistics that are relevant to the running and compliance of the bureau.

1.2 About TaleFin

TaleFin is the home of fair credit reporting. Our goal is to provide a clearer, more accurate picture, to create stronger relationships between consumers and credit providers. We believe that by empowering consumers and credit providers with better, fairer information, we can create better outcomes for all.

While this document is a requirement of compliance, we believe that openness and transparency, while protecting individual privacy is the future of credit reporting. This document contributes to the same objectives.



2 Reporting Metrics

2.1 ACCESS

Individuals who have requested and been provided access to their credit report free of charge	0.004%
Individuals provided access with a charge	N/A*

*Note: TaleFin does not charge consumers for access to their credit report

2.2 CORRECTIONS

Correct requests received	0%
Successful correction requests	N/A
Corrections finalisation period	N/A
Other Corrections made (Corrections not made in response to a consumer's request)	N/A
Types of corrections made by Type	
PII	N/A
CLI	N/A
Types of corrections made by Industry	
Personal Finance	N/A

*Note: TaleFin received no correction request during this period.

2.3 COMPLAINTS

Complaints received	0%
Types of Complaints	N/A*
Complaints finalised	N/A*
Complaint finalisation period	N/A*
Complaint outcomes	N/A*

*Note: Not applicable because no complaints have been received to date.



2.4 SERIOUS CREDIT INFRINGEMENTS

Serious credit infringements disclosed	0.002%
Serious credit infringements by Credit Industry	29%
Serious credit infringements by Equipment Hire and Rental	71%

2.5 MONITORING AND AUDITING ACTIVITIES

TaleFin is obliged to work with its clients to ensure that the information it holds is correct, complete and up to date. This includes the requirement to audit customers to ensure compliance with the relevant legislation.

The TaleFin team works very closely with all its clients to work towards those ensuring compliance by all parties. Given that our bureau is new, there has been no need to directly audit any of our customers, and there are no concerns currently regarding the compliance of any of our customers.

2.6 DISCLOSURE TO THE CRB OF CREDIT LIABILITY AND REPAYMENT INFORMATION

Disclosure to the CRB of consumer credit liability information	81%
Disclosure to the CRB of repayment history information	81%

2.7 OTHER INFORMATION

Any other information requested by the Commissioner from time to time	N/A
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2.8 AUDIT AND MONITORING ACTIVITIES

As a Credit Reporting Body (CRB), TaleFin is required under Part IIIA of the *Privacy Act 1988* and the *Privacy (Credit Reporting) Code 2025* to take reasonable steps to ensure the accuracy, completeness and currency of credit reporting information held by the bureau.

TaleFin adopts a preventative, risk-based approach to data quality. Rather than relying solely on periodic audits, TaleFin embeds data validation and quality controls at the point of data submission. This includes providing clear technical guidance to Credit Providers and other data contributors regarding required data formats, validation rules and submission standards.

2.8.1 Data Quality Controls

TaleFin maintains processes designed to ensure credit reporting information received by the bureau is accurate, complete and timely. These include:

- Technical integration documentation outlining data standards and validation requirements for contributors.
- Automated data validation and integrity checks performed when credit reporting information is received.
- Monitoring of the timeliness and completeness of data supplied to the bureau.
- Ongoing engagement with contributing entities to address any data quality concerns.

These controls are intended to identify and resolve potential issues early in the data supply lifecycle.

2.8.2 Monitoring Activities

During the reporting period, TaleFin conducted ongoing monitoring of credit reporting information supplied by contributors. Monitoring activities included:

- Periodic integrity checks to identify anomalies or inconsistencies in submitted data.
- Annual questionnaires provided to contributing entities to confirm that appropriate data management and credit reporting compliance controls are in place.
- Regular operational engagement with contributors
- Targeted reviews of sample datasets where required.



Where issues are identified, TaleFin works with the relevant contributor to investigate the cause and implement corrective action.

- During the reporting period, TaleFin identified one instance where data was not supplied within expected timeframes. The issue was resolved in consultation with the contributor, and the relevant process was updated to improve resilience.

2.8.3 Audit Activities

TaleFin operates a risk-based approach to assess whether data contributors are meeting their obligations under the credit reporting framework.

Risk assessments consider factors including:

- the volume and type of credit reporting information supplied
- the timeliness and completeness of submissions
- correction or dispute history relating to supplied data
- anomalies identified through monitoring activities

Where these assessments indicate potential risks to data quality or compliance, TaleFin may undertake a more detailed audit of the contributor's processes.

During the reporting period, no full data supply audits were required.

2.8.4 Additional Controls

In addition to the activities described above, TaleFin maintained further operational controls to support the accuracy and security of credit reporting information, including:

- due diligence assessments of Credit Providers supplying information to the bureau
- automated and manual data validation checks upon receipt of information
- strict access management controls over systems containing credit reporting information
- secure mechanisms enabling authorised participants to view and manage credit reporting data and corrections.

2.8.5 Continues Improvement

TaleFin remains committed to maintaining and enhancing its monitoring and audit processes to ensure the ongoing integrity of credit reporting information held by the bureau.

