



23 October 2024

[Redacted]
[Redacted]

Dear [Redacted]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 9 October 2024. You requested the following (numbered for ease of response):

- 1. Does the ird department update the 3 reporting bodies including illion, centrix, and equinox with any info and in what context is it provided ??*
- 2. Also if any info is provided to update a reporting body does this include student loan debt ??*
- 3. Is a reporting body able to seek a individuals student loan debt information from the ird ??*
- 4. Is there any government ,governing body which provides student loan debt to reporting agencies in relation to a credit report??*

Please find below our responses to your questions.

Parts 1 and 2: Credit reporting bodies

The reporting of unpaid tax is governed by Schedule 7 Part C clause 33 of the Tax Administration Act 1994 (TAA). Only Centrix is an approved credit reporting agency as defined by clause 33(10) of that Schedule.

The definition of reportable unpaid tax as defined by clause 33(12) of that Schedule does not include an individual's student loan payment, unless as part of deductions due under the PAYE rules for an individual's employer.

More information can be found at [Tax Administration Act 1994 No 166 \(as at 31 July 2024\), Public Act Schedule 7 Disclosure rules – New Zealand Legislation](#).

Parts 3 and 4: Student loan debt information

As per s18 of the Tax Administration Act, "Confidentiality of sensitive information", Inland Revenue does not share customers' information unless legally required to do so. There are no government/governing bodies that provide student loan debt to reporting agencies in relation to a credit report.

Right of review

If you disagree with my decision on your OIA request, you can ask an Inland Revenue review officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: commissionerscorrespondence@ird.govt.nz.

Alternatively, under section 28(3) of the OIA, you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

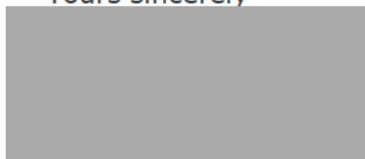
If you choose to have an internal review, you can still ask the Ombudsman for a review.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely



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