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We are so impressed by the additional credit information services available from EC Credit Control. Everything we need to evaluate a new client's credit risk is available at the touch of a button whenever we want!

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Credit Reporting

EC Credit Control have an alliance with New Zealand's largest credit bureaus. We can supply our clients with all the latest credit information services through our interactive website. EC Credit Control is a single point of contact for all your credit information needs.

These bureaus provide credit-related information to New Zealand's major banks, lenders and other business. This means EC Credit Control now potentially has access to the files of 97.5% of the individual credit-active population and 100% of commercial businesses.

One of the key financial challenges facing businesses today is having access to the credit information they need, when they need it. The more you know about the people you will be working for, the easier it is to structure a business relationship right from the start and then maintaining this relationship without any financial concerns. EC Credit Control now makes this possible on line 24/7.

CONSUMER CREDIT REPORTS

60,000 Australasian individuals and businesses apply for credit each day. The review of this historical credit repayment behaviour is extremely effective in assessing the risk of future defaults. EC Credit Control can assist you to identify bad credit risks and reduce costs attributed to bad debt and write-offs. A Consumer Credit Report will help you analyse Payment Defaults, Collection Actions, Court Judgements, Insolvency Information, Public Notices and File Notes.

COMPANY REPORTS

A Company Report allows you to analyse adverse information over the past five years including Company Details, Payment Defaults, Court Judgments, Public Notices and Security Interests that the company concerned may have outstanding. We can also provide you information regarding the personal credit history of the directors of that company (the Credit Reporting Privacy Code 2004 requires consent for this inquiry).

In addition to the traditional credit reports, you can undertake a health check on your own client base. This will identify your clients that maybe at risk financially, that you are unaware of.

KEEPING IN TOUCH

Because all our accessible information is updated daily, this provides an ongoing risk management tool allowing you to monitor a customer's individual credit file. This ensures that you are immediately aware of any change in their risk profile when a credit check is performed.

