

Access to consumer credit information for the purpose of employment or recruitment

Subscribers who access consumer credit information for employment vetting purposes should take note of the recent [Circular 4/2019](#) issued by the National Credit Regulator setting out the requirements for data access.

When an enquiry is performed in terms of Regulation 18(4)(g) for the purpose of employment, it may only be done for a position that requires honesty in dealing with cash or finances and the job description of such position needs to be clearly outlined. It is thus the responsibility of the credit bureau to ensure the compliance of our subscribers with Regulation 19(12) of the Act.



Circular 4/2019 states that all credit bureaux who release consumer credit information for the purpose of employment need to ensure compliance with Regulation 19(12) of the Act by requesting the following documents by the person or company conducting the enquiry:

1. Written **consent** of the prospective employee; **and**
2. Job description of the position clearly outlining the requirements (**dealing with cash or finances**).

Experian wishes to remind all subscribers who are accessing consumer credit information for the purpose of employment or recruitment of their duty to retain the above-mentioned documentation, for a period of 3 years as Experian is required to assess compliance with the Circular by its subscribers.

It is therefore important for subscribers to ensure:

- That they select the correct prescribed purpose when doing an enquiry.
- If the enquiry is not for employment vetting for a role that requires handling of cash or finances, the employment enquiry cannot be performed.

For more information on how Circular 4/2019 applies to your business, email us at servicedesksouthafrica@experian.com

