



Credit Report Dispute Process

If you believe information in your Nova Credit Report is inaccurate, incomplete or otherwise incorrect, you can initiate a dispute with Nova Credit by following the instructions below. Because the underlying credit information in a Nova Credit Report is originally provided from a foreign credit bureau, you also have the option to submit a dispute directly with the relevant bureau. You can find contact information for our foreign credit bureau partners at www.neednova.com/bureaupartners.html.

To initiate a dispute with Nova Credit, please mail your dispute request to Nova Credit, along with any supporting document(s), to:

Nova Credit Inc.
Attn: Consumer Disputes
711 Market St, 2nd Floor
San Francisco, CA 94103

To help make sure we have the information necessary to respond to your dispute request, we ask that you include the form below. For your security, please do not send sensitive dispute documentation, financial documents or personal information by email.

For disputes filed with Nova Credit, we will initiate an investigation upon receipt of your request provided that we have your file on record. In most cases, we will need to contact the foreign credit bureau that originally provided the underlying data and may request further documentation from you during this process, including both personal identification if necessary to verify your identity and additional details on the dispute.

We care about resolving these issues fairly and as painlessly as possible. We process all disputes within 30 days unless applicable law permits us more time. We will notify you when the results of your dispute investigation are ready, and will send you a copy of your updated report if any corrections were made.

Please note any information that is verified as accurate will not be removed from your report. If the investigation does not resolve the dispute, we will instruct you regarding your option to make a statement of dispute on your Nova Credit Report.

If you have any general questions, feel free to contact us at help@neednova.com. Please do not send us any sensitive personal information or dispute documentation by email.



Credit Report Dispute Request Form

I. INFORMATION ABOUT YOU

First Name	Middle Name	Last Name
------------	-------------	-----------

Previous (other) Names Used

Date of Birth	E-mail address	Contact Telephone
---------------	----------------	-------------------

Nova Report ID, If Applicable	Nova Report Date
-------------------------------	------------------

US Address:

Street Address	City
----------------	------

State	Zip Code
-------	----------

Prior country address:

Street Address	City
----------------	------

State	Country	Postal Code
-------	---------	-------------



II. INFORMATION ABOUT YOUR DISPUTE

Please describe the nature of your dispute in the space below. It is important that you identify specific portions and/or items on your report that you believe are inaccurate, incomplete or incorrect by providing the name of the company/account associated with the item, account number, and the reason for the inaccuracy. Reasons for inaccuracy may include:

- This is not my account
- Never paid late
- I have paid this account in full
- This account is closed
- I paid this account before it went to collection
- Incorrect inquiry

Description of dispute:



III. SUPPORTING DOCUMENTS

Please enclose to this request a copy:

- For identity verification purposes, a photocopy of a government-issued ID (driver's license, state ID, passport, etc.). Do not send originals.
- Photocopies of any other documents that you believe support your dispute and provide the basis for the reason(s) for the inaccuracy. These may include:
 - A copy of your credit report highlighting the specific items/portions you dispute
 - Police reports or identity theft reports demonstrating fraudulent accounts
 - Bank or credit account statements showing that the account at issue was paid in full
 - A court order demonstrating that the debt was discharged

Only include copies of the documentation above. Please do not send any original documents and for your security, do not send your documents or sensitive personal information by email.

IV. CERTIFICATION

I certify that I am disputing information related to my own personal credit report. I understand that intentionally making false statements for the purposes of placing incorrect or inaccurate information on a consumer report is punishable by law in some jurisdictions.

Signature

Date