



## CREDIT FILES

**Disclaimer:**

This information has been produced by Consumer Credit Legal Service (WA) Inc. The information included should not be construed as legal advice, but information of a general nature.

### **What is a credit file?**

You will have a creditfile if you have applied for or obtained credit in the past. Your credit file contains information which can be used by credit providers to assess your credit applications. It can also be used by debt collectors to locate a person who has defaulted on a credit repayment.

### **What information is listed on a credit file?**

A creditfile contains:

- **personal details**(including your full name, gender, date of birth and driver's license residential addresses and employer information); and
- **public record information** (including court judgments and court writs, directorship details, proprietorship details and bankruptcy information).

Most importantly your creditfile will contain your credit information. This includes information relating to:

- any credit applications you have made in the past five years relating to loans for household, personal or domestic purposes;
- any overdue consumer credit accounts; and
- whether you have a credit contract with a credit provider (for example a credit card or home loan).

### **Who can list information on your credit information file?**

Credit providers such as banks and financial institutions, as well as other businesses which provide goods and services such as electricity and phone companies, can all list information on your credit file.

### **How can you get a copy of your credit file?**

You can obtain a copy of your creditfile from the following two major credit reporting agencies in Australia who hold credit files for individuals:

- Veda Advantage; and/or
- Dun & Bradstreet.

You can buy a copy of your credit file for a fee or you can request a free copy by filling in the necessary forms.

For a free copy of your Veda credit file, complete and mail this form with the required ID documents required to Veda.

For a free copy of your Dun & Bradstreet credit file, go to their website at [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au), click on 'personal credit report. Get your personal credit report now, click on 'D & B's standard service' and complete the online form for a free report. Or ring them on 1300 734 806 and ask for an application form. Send your completed the application form:

Dun & Bradstreet  
Public Access Centre  
PO Box 7405  
St Kilda Road VIC 3004.

### **Contact details for the credit reporting agencies**

Veda Advantage:

Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Telephone number: 1300 850 211

Dun & Bradstreet:

Website: [www.dnbcreditreport.com.au](http://www.dnbcreditreport.com.au)

Telephone number: 1300 734 806

### **What happens if there is a listing on your credit file? Can it be removed?**

Removal of a listing will depend on a number of factors. We suggest you see our fact sheet "Updating listings on your credit file".

#### **For further information contact:**

Consumer Credit Legal Service (WA) Inc.

Website: [www.cclswa.org.au](http://www.cclswa.org.au)

Advice line number: (08) 9221 7066

**Other useful contacts:**

Office of the Australian Information Commissioner

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Telephone number: 1300 363 992

Financial Counsellors' Association of Western Australia

Website: [www.financialcounsellors.org](http://www.financialcounsellors.org)

Telephone number: 1800 007 007

Financial Ombudsman Service

Website: [www.fos.org.au](http://www.fos.org.au)

Telephone number: 1300 780 808

Credit Ombudsman Service Limited

Website: [www.cosl.com.au](http://www.cosl.com.au)

Telephone number: 1800 138 422