



HOW TO GET INFORMATION ABOUT YOUR DEBT FACT SHEET

Disclaimer: Consumer Credit Legal Service (WA) Inc. produced this information as a general guide only. The information is not legal advice. You may ring us on (08) 9221 7066 for more help.

CASE STUDY

Sunili took out a loan three years ago. She cannot remember how much is left owing and has not kept any documents about the loan. Yesterday she received a letter claiming that she owes a very large amount. Sunili calls CCLSWA as she does not know what to do. She is advised that she is entitled to request copies of loan documents and account information from her lender, who should give them to her within 30 days.

As a borrower, you are entitled to request copies of loan documents and account information. The documents are useful if you dispute that you owe a debt or the specific amount of the debt.

How to request

We recommend that as a first step you put your request in writing to your lender's internal dispute resolution (**IDR**) department.

You can request the lender or debt collector provide you with information and copies of your loan documents by using our letters to a creditor or debt collector requesting information and documents. [Click here](#) to see our letter to a lender or debt collector requesting information.

To get the contact details of your lender's IDR department, you can:

- check your lender's website. The IDR department is may be called customer complaints;
- phone your lender;
- contact the Australian Financial Complaints Authority (AFCA). Contact details for AFCA are below; or
- search for the lender's IDR contact details on AFCA's website.

You do not have to say why you want the documents.

You do not need a joint borrower's permission to get documents.

If your debt has been passed to a debt collector, you can still request documents in the same way.

Which documents?

The National Credit Code allows a borrower to request copies of the following documents:

- any loan contract;
- any credit related insurance contract;
- any notices the lender has sent to the borrower (for example a default notice);
- statements of account; and/or
- a loan payout figure.

How long should you wait?

If the loan was provided less than 1 year ago, the lender should provide you with documents within 14 days of the date that you requested them.

If the loan was provided more than 1 year ago, the lender should provide you with documents within 30 days of the date that you requested them.

What if the lender refuses to provide the loan documents?

If the lender refuses to provide the loan documents, the next step is to lodge a complaint with the Australian Financial Complaints Authority, sometimes referred to as an external dispute resolution scheme.

The Australian Financial Complaints Authority (AFCA) is a free external dispute resolution service providing consumers and member financial service providers with an independent and fair dispute resolution service. Consumers can lodge a dispute against member financial service providers online at www.afca.org.au.

For further information contact:

Consumer Credit Legal Service (WA) Inc.
Website: www.cclswa.org.au
Advice line number: (08) 9221 7066

National Debt Helpline
Website: www.financialcounsellors.org
Telephone number: 1800 007 007

Australian Financial Complaints Authority
Website: www.afca.org.au
Telephone number: 1800 931 678