



UPDATING LISTINGS ON YOUR CREDIT REPORT

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

Jess has had a lot of trouble being approved for a credit card recently. Being a savvy consumer, she's ordered a free copy of her credit report from Equifax. Upon viewing her credit report, she notices some listings that she thinks may be incorrect.

Jess has called CCLSWA to see what she can do about the incorrect listings.

How long will a listing remain on your credit report?

The following table shows how long a listing will remain on a credit report:

Repayment History Information (RHI)	2 years
Writs and Summons	4 years
Default Listings (information about overdue payments)	5 years
Court Judgments	5 years from date of judgment
Enquiries by credit providers, mortgage insurers, trade insurers	5 years
Bankruptcy orders	7 years from date of bankruptcy
Clearouts (confirmed missing debtor)	7 years

Once this period has expired, the information should be removed automatically by the credit reporting agency.

What happens to the overdue listing after you have paid it?

Once you pay an overdue amount listed on your credit report, you can ask the credit reporting agency to place a statement on that listing showing it has been paid in full.

Paying the overdue amount **does not** mean the default listing will be removed from your credit report. A default listing may only be removed at the discretion of the credit provider who listed it or the credit reporting agency can remove it if the listing is incorrect. You may contact the credit provider to ask them to remove the listing but they have no obligation to do this.

What if there is an incorrect listing on your credit report?

If you believe that a listing is incorrect, you may write to the credit provider to dispute it.

For example:

- The debt may be statute-barred (you have not made a payment or acknowledged the debt in 6 years)
- The listing is a mistake
- The debt has been listed more than once
- The amount is wrong
- You had not been in default for 60 days
- Your identity was stolen, therefore it is not your debt

If the credit provider refuses to remove the listing or does not respond to your letter, you can:

- Lodge a request with the credit reporting agency to update your credit report; and/or
- Lodge a complaint with the Office of the Australian Information Commissioner.

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.ndh.org.au
Telephone number: 1800 007 007

Office of the Australian Information Commissioner
Website: www.oaic.gov.au
Telephone number: 1300 363 992

Credit reporting agencies:

Equifax Website: <http://www.mycreditfile.com.au/home/free-credit-file.dot>
Telephone number: 138 332

Dun & Bradstreet
Website: <https://www.checkyourcredit.com.au/Personal>
Telephone number: 132 333