

## How to get information about your loan

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### CASE STUDY

Sally 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. Sally 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 wish to dispute the loan.

### How to request

We recommend that as a first step you put your request in writing.

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

- You can use the Australian Financial Complaints Authority (AFCA) “[Find a financial firm](#)” tool to find the correct contact details of your lender. Click [here](#) or see AFCA’s contact details below.
- 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 or fails to respond within the prescribed time, the next step is to lodge a complaint with AFCA, the external dispute resolution scheme for financial services.

AFCA is a free 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](http://www.afca.org.au)

<b>For further information contact</b>
<b>Consumer Credit Legal Service</b> Website: <a href="http://www.cclswa.org.au">www.cclswa.org.au</a> Advice line: (08) 9221 7066
<b>National Debt Helpline</b> Website: <a href="http://www.ndh.org.au">www.ndh.org.au</a> Phone: 1800 007 007
<b>Australian Financial Complaints Authority</b> Website: <a href="http://www.afca.org.au">www.afca.org.au</a> Phone: 1800 931 678