

## 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. Please note the information provided is correct as of date of production, as indicated in the footer.*

### CASE STUDY

*Jess has had a lot of trouble being approved for a credit card recently. Being a savvy consumer, she 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 CCLS to see what she can do about the incorrect listings.*



### How do I check for mistakes on my credit report?

If you are finding it difficult to get credit and don't know why, request a free copy of your credit report from one of Australia's credit reporting agencies to check for errors:

Equifax

Website: <http://www.mycreditfile.com.au/home/free-credit-file.dot>

Phone: 138 332

Illion

Website: <https://www.creditcheck.illion.com.au/>

Phone: 1300 734 806

Experian

Website: <https://www.experian.com.au/consumer/order-credit-report>

Phone: 1300 783 684

You are entitled to a free copy of your credit report once a year; whenever you get rejected for credit; or whenever you correct an error on your report.

### How do I correct a mistake on my credit report?

If you believe there is a mistake on your credit report, you may contact any credit provider or a credit reporting body to fix it.

Practically, however, if the error relates to your personal details, a debt that is incorrectly

listed (e.g., the amount is wrong, or the debt is recorded twice), you may wish to contact a credit reporting agency to correct it for you.

On the other hand, if you dispute the listing because of an error by your credit provider (e.g., they did not provide you with the relevant notice, or listed a default while the debt was in dispute) or if you believe the listing may be the result of identity theft, it may be more expeditious to contact the credit provider directly to request a correction.

If the credit reporting body or credit provider unreasonably refuses to correct or remove the incorrect listing or does not respond to your request, you can make a complaint to the Australian Financial Complaints Authority (AFCA). AFCA's contact details are below.

Be aware that if you request your credit report, your current contact details will then become available to any lenders, creditors or debt collectors who check your report.

### Don't pay to repair your credit report!

Costly credit repair companies promise to fix your credit report for a fee – which is almost never worth it! There are strict limits on what changes can be made to your credit report and you can request those changes yourself for free or with the assistance of a free Financial Counsellor or Community Legal Centre.

Listings may also expire over time. This table shows how long a listing will remain on your credit report:

Repayment History Information (RHI)	2 years from when due and payable
Default Listings	5 years from date of listing
Court Judgments	5 years
Credit Applications	5 years from date of lenders enquiry
Bankruptcy orders	5 years from start if bankruptcy or 2 years from when the bankruptcy ends (whichever is longer)

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 update the status 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.

<b>For further information contact</b>
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Consumer Credit Legal Service
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Website: <a href="http://www.cclswa.org.au">www.cclswa.org.au</a>
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Advice line: (08) 9221 7066
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National Debt Helpline
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Website: <a href="http://www.ndh.org.au">www.ndh.org.au</a>
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Phone: 1800 007 007
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Office of the Australian Information Commissioner
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Website: <a href="http://www.oaic.gov.au">www.oaic.gov.au</a>
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Phone: 1300 363 992
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Australian Financial Complaints Authority
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Website: <a href="http://www.afca.org.au">www.afca.org.au</a>
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Phone: 1800 931 678
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