

CREDIT REPAIRERS



Credit Repairers promise to fix your credit history 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.

WHAT CAN BE REMOVED?

You can only get **incorrect** or **out of date** listings removed from your report.

You can do this yourself for **free**.

HOW DO I CHECK FOR MISTAKES?

Get a copy of your credit report

You can do this for free:

- once a year
- whenever you get rejected for credit; or
- whenever you correct an error on your credit report.

Where do I get it?

Equifax (mycreditfile.com.au)

Dun & Bradstreet

(checkyourcredit.com.au)

Experian (experian.com.au)



HELP! I'VE FOUND A MISTAKE

You can get a mistake fixed for free. Different mistakes are fixed by different bodies depending on the type of mistake.

Contact the **Credit Reporting Agency** when the error is regarding:

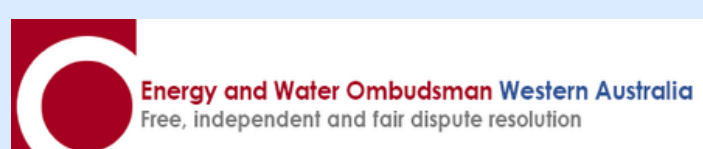
- your personal details
- a double listed debt
- the wrong debt amount

Contact the **creditor** listed next to the debt when the error is:

- an incorrect listing
- a failure to notify you of the default
- a debt that isn't yours
- a debt that was listed while in dispute
- you have successfully applied for a hardship variation

Not happy with the outcome?

Raise it with a free and fair External Dispute Resolution Service.



WE'RE HERE TO HELP

More information is available on our website. Personalised advice is available from our telephone advice line on (08) 9221 7066 between 9am and 4pm weekdays.