CREDITSMART®.ORG.AU
CLEARER CREDIT HISTORY

How to fix mistakes in your credit report for free

Easy Read version

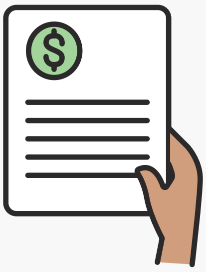
What is in this guide

About this guide

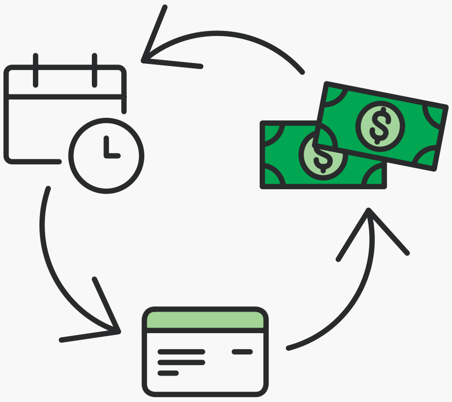
This guide is from Arca.

We used to be called the Australian Retail Credit Association.

This guide tells you how to fix mistakes in your credit report for free.



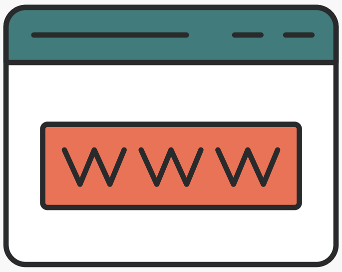
Your credit report shows things like your credit score.



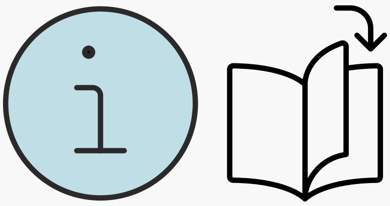
Your credit report also shows things like:

- if you have paid your loans on time
- how many times you have asked to borrow money
- how much money you owe on loans or credit cards.

This is an Easy Read summary of our original guide. Summary means we only include our most important ideas.



You can read the full version of this guide on our website.



You can find out how to contact us on page 16 of this guide.

How to find out what is in your credit report

You can ask the 3 companies that do credit reports.

EQUIFAX®

Website

equifax.com.au

Call

13 83 32

Website

experian.com.au

Call

1300 783 684

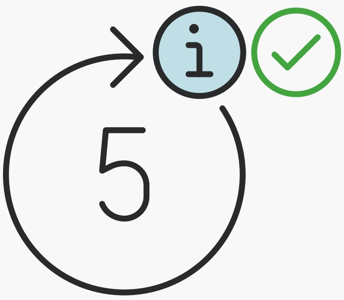
Website

illion.com.au

Call

13 23 33

How to fix mistakes in your credit report

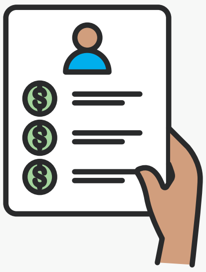


There are many things you can do to make sure your credit report has the right information.

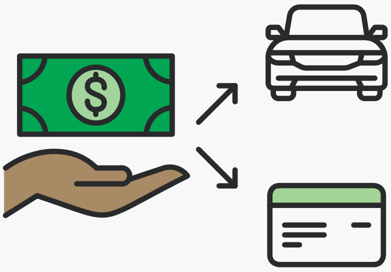
You can ask for mistakes to be fixed

You can ask your lender to fix mistakes in your credit report. Your lender is the company you owe money to.

You can ask a company that does credit reports to fix mistakes.

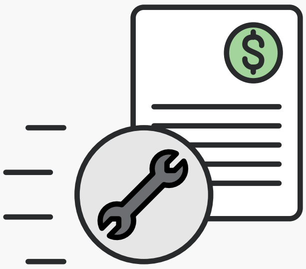


The credit report company must have information about your debts to be able to fix mistakes.



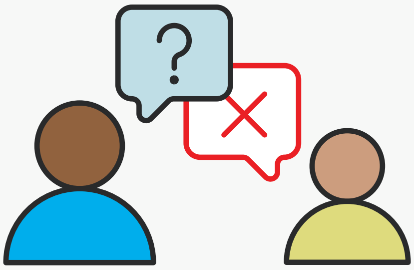
Debts means money you must pay for things like loans and credit cards.

You can find documents or information that show there is a mistake



Documents and other information can make it quicker to fix mistakes in your credit report.

You can give them to the company you owe money to or a company that does credit reports.



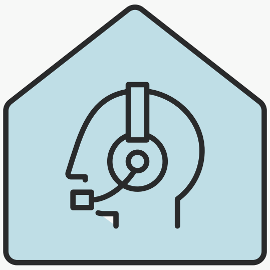
You can ask questions

Ask your credit provider why information you think is wrong is in your credit report.

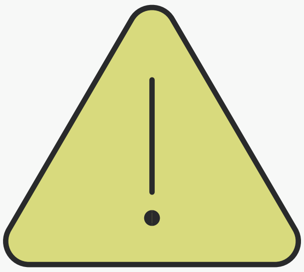
Ask them to fix it if you are not happy with their answer.

You can complain

You can complain to an External Dispute Resolution Service if you cannot get mistakes fixed. Complain means you are not happy. You say why you are not happy.

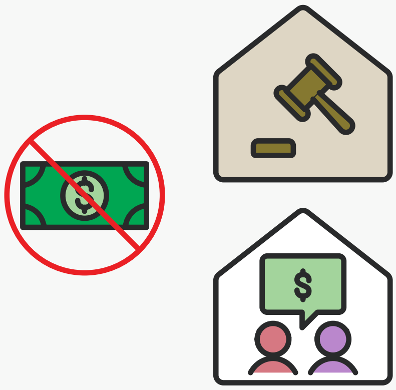


An External Dispute Resolution Service helps solve complaints. It is not part of the company you complain about.



Companies that give credit or make credit reports must be part of an External Dispute Resolution Service.

You can find out how to contact External Dispute Resolution Services on page 17 of this leaflet.



You can get help

You can ask for free help from:

- a community legal centre
- a financial counsellor

A community legal centre is a place where you can get free help from a lawyer.

A financial counsellor can give you free help with money problems.

What to do if your credit report is true

The information in your credit report will usually be true.

Information that is true cannot be removed from your credit report.

You should think about how you can manage your debts.

What to know about credit repair companies

Credit repair companies say they can fix mistakes in your credit report.

You might have seen their ads online, on television or in a newspaper.

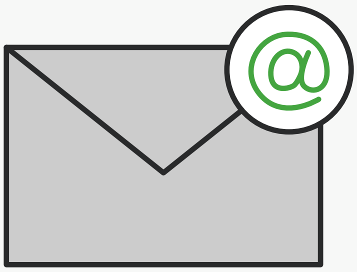
They sometimes say things that are not true.

They might also charge you a lot of money to fix mistakes in your credit report that you can do for free.

This might mean you have less money to pay your debts.

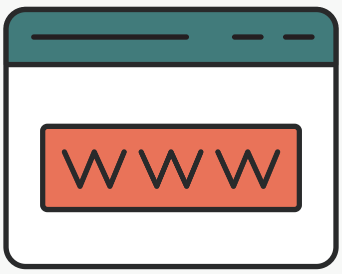
Contact information

There are many ways to contact us.



Email us

creditsmart@arca.asn.au

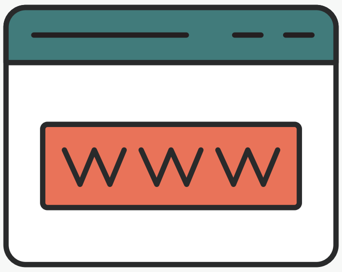


Visit our website

creditsmart.org.au

Who to contact if there is a dispute

You can contact the Australian Financial Complaints Authority (AFCA) if you have a dispute about a debt or loan. AFCA is a dispute resolution service.



Website

afca.org.au

Call

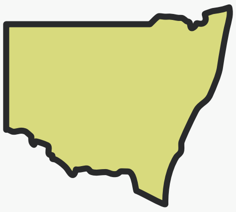
1800 931 678

If you have a dispute about your energy or water bill, you can call the Energy and Water Ombudsman in these states.

Call

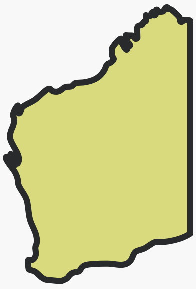
Victoria

1800 500 509



New South Wales

1800 246 545



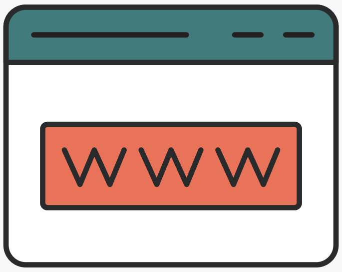
Western Australia

1800 754 004

South Australia

1800 665 565

If you have a dispute about your phone or internet bill, you can contact the Telecommunications Industry Ombudsman.



Website

tio.com.au

Call

1800 062 058

If you need communication support

Use the Translating and Interpreting Service (TIS)

Call 131 450 and ask to speak to Credit Smart on 1800 931 678.

Use the National Relay Service (NRS)

Visit the National Relay Service website.

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