

## Credit reporting - getting a free copy of your credit report

**Key message:**

- you are entitled to a free copy of your credit report.

**Where is my credit report?**

A private company called a credit-reporting agency holds your credit report. The two main consumer credit-reporting agencies in Australia are **Veda Advantage** (previously known as Baycorp Advantage) and **Dun & Bradstreet**.

The Privacy Act 1988 and the Credit Reporting Code of Conduct regulate what type of information can be kept by credit reporting agencies, how long it can be kept for and who can access the information. The Office of the Australian Information Commissioner has responsibility for ensuring that the Act and the Code of Conduct are followed.

**How do you get a free copy of your credit report?**

Write to the two credit-reporting agencies for a **free copy** and you should receive a copy within 10 working days. Credit-reporting agencies are not allowed to charge you for providing a copy of your credit report. However, if you ask for your report to be delivered sooner than 10 working days, fees will apply.

**Getting a copy of your credit report from Veda Advantage**

1. To obtain a free report, Veda Advantage ([www.mycreditfile.com.au](http://www.mycreditfile.com.au)) suggests that you write a letter to it saying you are requesting a copy of your credit file and provide:
  - a. Your full name
  - b. Your date of birth
  - c. Your driver's licence number
  - d. Two forms of identification including
    - i. a copy of your driver's licence, passport, birth certificate or Proof of Age card, as well as
    - ii. a document issued by an official body which includes your name and address (i.e. rates notice, utility bill or bank statement)
  - e. Your current residential address
  - f. Your previous addresses for five years
  - g. Your current employer or a previous employer
  - h. Name of the organisation to which you last applied for credit
  - i. A daytime telephone number
  - j. Your signature
  - k. How you would like your file sent to you, via post, fax or email

2. Send the letter to Veda Advantage:

Mail: PO Box 964 North Sydney NSW 2059, or  
Fax: (02) 9951 7880

**Warning:** This fact sheet is intended as a guide to the law and should not be used as a substitute for legal advice. This information applies only in Victoria and reflects the law as at 20 March 2012.

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### Getting a copy of your credit report from Dun & Bradstreet

1. Go to the Dun & Bradstreet website ([www.dnbcreditreport.com.au](http://www.dnbcreditreport.com.au)) and fill in the online form, or
2. Telephone Dun & Bradstreet on **13 23 33** and request an application form. Once you have completed the application form you can send it to:

Dun & Bradstreet  
Public Access Centre  
PO Box 7405  
St Kilda Road VIC 3004.

### **Warning**

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.

### **Is your credit report correct?**

Check that all information is correct. If the information is not correct, ask the credit reporting agency to correct it. For further information on disputing the contents of a credit report, refer to Consumer Action's Factsheet *'How Do I Change My Credit Report?'*

### **Further information**

#### **Consumer Action Law Centre**

Telephone: (03) 9629 6300, or 1300 881 020 for country callers.

Email: [advice@consumeraction.org.au](mailto:advice@consumeraction.org.au)  
Free telephone and email information regarding credit and debt and consumer law matters



If you are deaf or have a hearing or speech impairment, you can call through the National Relay Service (NRS):

- TTY users can phone 133677 then ask for 1300 881 020

- Speak & Listen (speech-to-speech) users can phone 1300 555 727 then ask for 1300 881 020

- Internet relay users can connect to NRS on [www.relayservice.com.au](http://www.relayservice.com.au) then ask for 1300 881 020

#### **Financial Ombudsman Service**

Tel: 1300 78 08 08

[www.fos.org.au](http://www.fos.org.au)

#### **Office of the Australian Information Commissioner (OAIC)**

Ph: 1300 363 992

[www.oaic.gov.au](http://www.oaic.gov.au)

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