**Sample Letter**

Date

Dear Sir/Madam

**Complaint about my Credit Report (Account No *if you are writing to a creditor)***

I recently obtained a copy of my credit report. My identity details are as follows:

Full name:

Date of birth:

Sex:

Drivers Licence:

Current Address:

Previous Address: *(Only include this if you have moved in the last 5 years)*

Employer: *(Note that you will only need to include the above identity details if you are writing to a credit reporting body.)*

The following is listed as an overdue account on my credit report: Eg: on 30/6/0X TelcoA advised that a Telecommunication Account reference number XXXX was overdue. They reported the amount overdue as $XXX due to a payment default.

*(Choose one or more of the paragraphs below if they apply to your situation.)*

\* I have never been a customer of (e.g.Telco A)

\* I was not 60 days overdue in making a payment at the time the default was listed. Therefore, this listing is in breach of section 6Q of the Privacy Act 1988 (Cth) and section 9.3 of the Credit Reporting Privacy Code.

\* I did not receive written notice(s) pursuant to sections 6Q and 21(d) of the Privacy Act 1988 (Cth) advising me of the overdue payment and requesting payment of the debt prior to the listing. Therefore, this listing is in breach of Clause 21D(3)(d) of the Privacy Act 1988. I note that I have not changed address/ I have informed the creditor of all change of addresses

\* At the time of listing I was in dispute with (e.g. Telco A) about the amount claimed.

\* The debt was statute barred at the time it was listed (see our factsheet titled *"Do I have to pay an old debt?"* for information about statute barred debts).

Please remove this listing from my credit report immediately.

Yours faithfully

.........................................

*Print your name under your signature*

*Creditor (insert creditor’s name and address here if you are writing to the credit reporting body and not to the creditor)*