

Credit reporting - getting a free copy of your credit report

Key message: you are entitled to a free copy of your credit report at least once every 12 months

Where is my credit report?

Credit reports are created and held by private companies called credit-reporting bodies. There are three consumer credit-reporting bodies in Victoria:

- **Veda Advantage** (previously known as Baycorp Advantage)
- **Dun & Bradstreet**, and
- **Experian Credit Services Australia**.

The *Privacy Act 1988* (Cth) and the *Credit Reporting Privacy Code* regulate what type of information can be kept by credit reporting bodies, 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 Privacy Act and the Credit Reporting Privacy Code are followed.

Can I get a free copy of my credit report?

You can obtain a **free copy** of your credit report from each of the credit-reporting bodies every 12 months. The law states that you should receive your report within 10 days.

You may be charged a fee if you have already obtained a report from the same credit-reporting body in the last 12 months. You can also be charged if you ask for your report sooner than 10 working days. If you are charged a fee, it must not be excessive.

You can also apply for a free copy of your credit report within 90 days of being refused credit by a credit provider.

How do I get a copy of my credit report?

All the credit reporting bodies require you to complete a form or make a written request. They will ask you for identifying information, which might include:

- a. Your full name
- b. Your date of birth
- c. Your driver's licence number
- d. Copies of identification (like a driver's licence, birth certificate or Proof of Age card, as well as an official document with your name and address (i.e. rates notice, utility bill or bank statement))
- e. Your current and previous address
- f. Your current employer or previous employer
- g. Name of the organisation to which you last applied for credit
- h. A daytime telephone number

Veda Advantage

Download the Veda application form at www.mycreditfile.com.au, or write a letter with the identifying information set out above. Send the letter or form to:

Veda Advantage
PO Box 964
North Sydney NSW 2059

or Fax: (02) 9951 7880

Indicate if you would like your file sent to you by post, fax or email

Dun & Bradstreet

Complete an online form titled "Application for personal credit report" at <https://www.checkyourcredit.com.au>, and tick the box marked "standard service".

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 30 June 2015.

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Or, 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.

Experian Credit Services Australia

Confirm what identification you need to provide from www.experian.com.au, and send these to:

creditreport@au.experian.com
or
Experian Australia Credit Services
Attn: Consumer Support Team
GPO Box 1969
North Sydney NSW 2060

Further information

Consumer Action Law Centre

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

Email: 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

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.

What if my credit report is incorrect?

If the information is not correct, ask the credit reporting body 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?*'

- Internet relay users can connect to NRS on www.relayservice.com.au then ask for 1300 881 020

Financial Ombudsman Service

Tel: 1300 78 08 08

www.fos.org.au

Office of the Australian Information Commissioner (OAIC)

Ph: 1300 363 992

www.oaic.gov.au

Credit and Investments Ombudsman

Tel: 1800 138 422

www.cio.org.au

Energy & Water Ombudsman (Victoria)

Tel: 1800 500 509

www.ewov.com.au

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Telecommunications Ombudsman

Tel: 1800 062 05

www.tio.com.au

Credit reporting bodies

You can contact credit reporting bodies about your credit report or requests as follows:

- **Veda Advantage**

www.vedaadvantage.com

Ph: 1300 762 207 (ask to be connected to the Public Access team)

Address for written complaints:

Team Leader, Public Access Team
Level 15
100 Arthur Street
NORTH SYDNEY NSW 2060
Fax: (02) 9278 7333

- **Dun & Bradstreet**

www.dnb.com/au

Ph: 13 23 33 and ask Customer Service to send you an "Application for personal credit report" or download the form from the Dun & Bradstreet website.

Send the completed form to:

Dun & Bradstreet (Australia) Pty Ltd
Attention: Public Access Centre
PO Box 7405
St Kilda Road VIC 3004
Fax : 03 9828 3118
Email pac.austral@dnb.com.au

- **Experian Credit Services Australia**

<http://www.experian.com.au>

or

Experian Australia Credit Services
GPO Box 1969
North Sydney NSW 2060