

## **How do I get a free copy of my credit report?**

by Consumer Action - Thursday, November 10, 2016

<https://help.consumeraction.org.au/credit-reporting-getting-a-free-copy-of-your-credit-report/>

You are entitled to a free copy of your credit report.

### **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:

Equifax (previously Veda 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:

1. Your full name
2. Your date of birth
3. Your driver's licence number
4. 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))

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5. Your current and previous address
6. Your current employer or previous employer
7. Name of the organisation to which you last applied for credit
8. A daytime telephone number

### Equifax

You can apply for your credit report online at [www.mycreditfile.com.au](http://www.mycreditfile.com.au), or write a letter with the identifying information set out above. Send the letter to: Equifax, GPO Box 964, North Sydney, NSW 2059. 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', 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 Melbourne VIC 3004.

### Experian Credit Services Australia

Confirm what identification you need to provide from [www.experian.com.au](http://www.experian.com.au), complete a Experian Report Request Form and send these to: [creditreport@au.experian.com](mailto:creditreport@au.experian.com) (with the subject line 'Free Credit Report') or Experian Australia Credit Services, Attn: Customer Support Team, GPO Box 1969, North Sydney NSW 2060

### 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 '*Credit Report - Correcting Mistakes?*'

### Further information

#### Australian Financial Complaints Authority

Tel: 1800 931 678

<https://www.afca.org.au>

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

Ph: 1300 363 992

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

**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 6 June 2017.**

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