



Credit reference files

Credit files are held by Veda Advantage and Dun & Bradstreet.

How can I access my file?

You can write to Veda Advantage and ask for a copy of your file to be sent to you within 10 working days. This is a free service, if you are willing to wait the 10 days. **If the file is requested sooner there is a cost.** Visit <http://www.mycreditfile.com.au> and scroll to the bottom of the home page to find information on their free service. The address is: Veda Advantage Information Services and Solutions Ltd PO Box 964 North Sydney NSW 2059.

You will need to provide the following information:

- your full name
- your date of birth
- your driver's licence number
- your current residential address
- your previous addresses
- your current employer or a previous employer
- name of the organisation to which you last applied for credit
- a daytime telephone number
- your signature
- how you would like your file sent to you, via post, fax or email

Dun & Bradstreet – <https://dnbcreditreport.com.au>. Dun & Bradstreet's credit files can be requested online. To access the free service, select standard service on their website. **If the file is requested sooner there is a cost.**

Can I get somebody else's file?

No. Due to privacy laws you can only request your own file – you cannot access a file for any other person.

How long do notations last on my credit file?

Notations on a credit file remain for five years from the date of the default. After this, default notations are usually erased. Bankruptcy notations remain for seven years.

How can I have a notation removed from my credit file?

Even when a previously defaulted debt is paid, the default notation remains on the credit file, but a notation that the debt has been paid can be added. This notation stays on your file for the same period of time that it would if the debt was unpaid and is rarely removed within this time. It is usually difficult to get a notation of default removed unless you can prove to the credit reporting organisation that the default should never have been put there in the first place.



Wesley Counselling Services

If you believe that a notation is incorrect, you should contact the credit reporting agency and arrange to put your case for the removal of the disputed notation.

Veda Advantage (free call): 1300 762 207

Veda – Investigations mailing address:

PO Box 964, North Sydney, NSW 2059 Fax: (02) 9278 7333 Email: assist.au@vedaadvantage.com

or

Dun & Bradstreet have an online enquiry form available at
https://dnbcreditreport.com.au/my_credit_request/index.aspx

Or contact Dun & Bradstreet Client Services by calling 13 23 33 or emailing clientservices@dnb.com.au.
Office hours are from Monday-Friday 8.30 am- 7pm.

Who do I go to if I want to make a complaint about my credit file?

For any problems with your credit file contact the Privacy Commissioner on 1300 363 992 (for the cost of a local call anywhere in Australia, mobile and pay phones may incur higher charges) or visit <http://www.oaic.gov.au> for email and mailing contact details.

DISCLAIMER: The information provided in this information sheet is of a general nature only, and is not intended to be legal advice. There may be errors or inaccuracies or the information may not be completely up-to-date. Always check the information provided before relying on it. The information relates to consumer law in New South Wales, Australia.