[Date]

[Bank Name]

[Bank’s Address]

Dear Sir or Madam

Complaint about my Credit Report

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

Full name: [insert]

Date of birth: [insert]

Sex: [insert]

Drivers Licence Number: [insert]

Current Address: [insert]

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

Current Employer or previous employer: (Note that you will only need to include the above identity details if you are writing to a credit reporting body.) [insert]

The following is listed as an overdue account on my credit report:

[Eg: on 30/6/0X Mobile Company advised that a mobile phone 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. Mobile Company]

\* 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) advising me of the overdue payment and requesting payment of the debt before the default was listed in breach of the Privacy Act 1988 (Cth). [I have not changed address] OR [I have informed the creditor of all changes of addresses.]

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

\* The debt was very old and I had not made a payment toward the debt or said in writing that I owe the debt in over 6 years. It was therefore statute barred at the time it was listed.

Please remove this listing from my credit report immediately.

Yours faithfully,

[Your Name]