

BE CREDIT SMART

CREDITSMART.ORG.AU
CLEARER CREDIT HISTORY

KEEP YOUR **CREDIT REPORT** HEALTHY IN
5 STEPS!

DID YOU KNOW?



72% of Aussies are unaware of credit reporting changes that impact their future credit or loan applications



Six in ten Aussies (61%) have NEVER checked their credit report



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KEEP YOUR CREDIT REPORT HEALTHY IN 5 STEPS!

YOUR CREDIT REPORT - KNOW THE BASICS

- Your credit report holds comprehensive information on how you manage your debt – with a 24 month view of your repayment habits
- Credit accounts that reflect your repayment history information:

✓ Credit Card, Home Loan, Personal Loan

✗ Mobile Phone, Utilities, Electricity

CHECK YOUR CREDIT REPORT

- Get your FREE credit report each year from each credit reporting body
- Errors in your credit report can be fixed for FREE



6 / 10 have never checked their credit report

BE SENSIBLE WITH CREDIT

- Don't borrow more than you can handle
- Pay your credit card bills and loan repayments by the due date
- Beware of companies offering credit repair

STRUGGLING - ASK FOR HELP!

57%



Feel they are not in control of their current or future credit health

70%

Do not know who to trust when it comes to their credit health

LEARN MORE

- Visit us to learn how credit reporting operates in Australia

www.creditsmart.org.au

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CLEARER CREDIT HISTORY

- Free help is available from credit reporting bodies, your lender, financial counsellors or your community legal centre

Source: (ARCA YouGov Galaxy Consumer Omnibus Research 2019)

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