



Credit Repair

Credit Fix Solutions

Call Credit Fix Solutions today on 1300 43 65 69 or go to our website
www.creditfixsolutions.com.au for more details

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Credit Repair Tips.

Why you should care about your credit score

1. Employment

Did you know that you would be illegible for certain careers if you have bad credit or a low credit score?

Something as small as a \$300 telco or energy default could prevent you from following your dream career path.

Certain careers in finance or insurance necessitate a clean credit report. In some cases, if you had bad credit, and you wanted to become an accredited insurance or finance broker, you would have to look at waiting for your credit to clear before being able to go ahead with your career in these industries.



2. Finance

Looking to buy a home? Need a new car for a growing family? Simply want to consolidate all your debts into one easy monthly repayment?

Many of the best interest rate loans will be out of your reach if you have bad credit. If you have a default or court action, you could be paying more than double the standard rates for finance.

For example, Anna wanted to buy a new apartment in Parramatta for \$575,000. She had a 10% deposit and a great job that she had been at for more than 2 years. Her bank had conditionally approved her loan, but when the loan went to the mortgage insurer for approval, she was suddenly rejected for the loan due to a \$450 paid phone default that she knew nothing about.

Unfortunately, the bank had to decline her loan and advised her that she would need to save another 10% deposit before they could approve the finance, leaving her 2 years away from being able to enter the property market.

Luckily, Anna came to us with her dilemma and we removed the default and she was able to apply to a different bank for the loan for which she was approved. Anna could have approached the lender herself to dispute the default, but she was not confident with her knowledge surrounding credit reporting, and she was too busy with work and her family to spend the time on the matter.

A default or court action can seriously impede you in obtaining finance and can affect you for many years.

3. Lifestyle and renting ability

Bad credit or a low credit score can also mean you can get knocked back for a rental property. Even if your income is above average, a bad credit score could mean that the real estate agent picks someone else's application over yours. Wanted to rent that new home with a pool for the kids over summer? Could be an impossible dream with a bad credit rating.

Overall, 1 in 3 Australians have bad credit (Veda statistic 2016). We can help you fix this and prevent the above scenarios from affecting you and your loved ones.

Call Credit Fix Solutions today on 1300 43 65 69 or go to our website www.creditfixsolutions.com.au for more details.

Our dedicated and professional team is there ready to take your calls, and we promise you that we will offer you no result no fee credit repair where we can.

Credit Repair Requires Credit Knowledge.

Fixing a credit report is not easy.

Otherwise everyone would be doing it!

To remove a bad listing takes hard work, patience, time and knowledge of the legal and financial systems. This can mean that it takes many years to learn how to advocate effectively on someone's behalf or a lot of time for a consumer to work out how to fix their credit.



For example, our consultants and partner Law Firm have a total of 30 years combined experience of the legal and financial sectors as well as intricate knowledge of legislation such as The Consumer Credit Code, The APPs and The Privacy Act.

Be wary of credit repair companies who promise to remove a listing whilst asking for money upfront. Removing a default is never 100% certain as they can only be removed if listed in error.

Removing a default also involves a lengthy and complex investigation into the account which takes skill to carry out. Make sure your credit repair company is not just charging you money for an incomplete investigation, such as a request to Equifax for a removal. This is not quality credit repair and is not worth paying for, when you can lodge this request yourself.

You also can lodge your case with an Ombudsman, however, you must allow the credit provider the opportunity to resolve your complaint first before you can use then Ombudsman services. You can lodge a complain directly to the credit provider you have a 'black mark' with and they need to be provided with 30 to 45 days to respond to your complaint.

You may also be in a very low income bracket, in which case you cannot afford credit repair specialist services. In this case, The Salvation Army or other community service may be available to you.

At Credit Fix Solutions, we offer no result no fee credit repair that guarantees the best result possible into the listings on your credit report and you can be confident that with our experience, knowledge and business awards under our belt that you are in safe hands.

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Five Reasons Why Closing Your Accounts Today Will Rapidly Improve Your Credit Score.

All Australians are scored in relation to their credit history in comparison with the rest of the population (as long as you are over 18 and you've had credit before).



This score is known as your credit score and is measured from 0 to 1200, 0 being the worst, and 1200 the best. Your loan approval will depend on your credit score.

So what does this have to do with me closing accounts?

Your credit score contains (among other things) a history of all your past and present creditors. Each debt you have is listed on your credit report which in turn affects your credit score as

credit providers will list enquiries for each debt you have applied for as well as regularly checking on your credit report leaving a mark that they have been there.

So, the amount of open accounts you have, for example, credit cards and home loans, will affect your credit score, which in turn will affect your ability to obtain finance.

Why not cut up the credit cards you don't need and close some unnecessary accounts before you apply for your new home loan or investment loan? It could mean the difference between being approved or declined!

At Credit Fix Solutions, we are a no result no fee credit repair service that guarantees the best investigation possible into the listings on your credit report and you can be confident that with our experience, knowledge and business awards under our belt that you are in safe hands.

We offer free and honest consultations on your credit report if you need to ask any questions.

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How To Avoid Dishonest Credit Repair Clinics.

(And the BIG credit LIE you MUST ignore)...

So, you've found out you've got bad credit? Or you simply applied to check your credit report and found out you have a default? Don't panic!! But don't just apply anywhere for credit repair!!



As in any industry there are dishonest companies, but in credit repair it is rampant. Even the leading credit repair companies are getting away with upfront fees, poor service, weak investigations and slow turnaround times.

When shopping for a credit repair company, ask them the following questions to make sure they are honest:

1. Do you charge upfront fees?
2. Will you put an enquiry on my credit report?
3. How long will the case take?
4. How will you investigate the default?
5. When do I have to pay you and how much?

The answers that you are looking for are:

1. No, we only charge you if we are successful.
2. No, we ask you to supply a copy of your credit report or we will get you a complimentary copy on your behalf.
3. 4 to 8 weeks (in most cases).
4. We run a complete and thorough investigation into the default listing directly with the credit provider.
5. You pay us at the end once we confirm that the listing is off your credit report. If we don't remove the listing, you don't pay us a cent!

N.B Be wary of credit repair companies who say they will do the credit check for you – this can place an enquiry by them on your credit report, so even if they do clear the default from your credit report, you'll be questioned by the banks as to why you have been to a credit repair company, possibly jeopardizing your chances of getting your loan approved. Make sure they are only listing a 'soft' enquiry as we do, that doesn't affect your credit score.

And the biggest LIE you must IGNORE?

You call a credit repair company and they seem to be helpful. They ask you all about the default listing and then say 'We can definitely help you remove the default, you just need to accept the terms and conditions and pay us a fee upfront'

STOP!!

This is THE biggest lie in credit repair. Not even the best credit repair advocate knows if they can 100% remove a listing from your report (Not even me) ... And DO NOT ever let a credit repair company do a check on you upfront unless you know it's a soft enquiry! Get your own report and then approach a credit repair company.

You can obtain free copies of your credit reports from:

Equifax www.equifax.com.au

Dun & Bradstreet (now Illion) www.dnb.com.au

Experian www.experian.com.au

N.B Each report CAN contain different information as credit providers can chose where they list information, so if you think you have a bad credit history, it would be proactive to order ALL 3 copies of your credit report before you apply for finance.

At Credit Fix Solutions, we are a no result no fee credit repair service that guarantees the best investigation possible into the listings on your credit report and you can be confident that with our experience, knowledge and business awards under our belt that you are in safe hands.

We do not put enquiries on your name and will either get a credit report from you or order one on your behalf, leaving no trace of credit repair against your name.

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Fast Credit Repair: How To Do It.

Have you just found out you have a default on your name? Been knocked back for finance because of a low credit score?

Maybe you can't afford a credit repair company, or you've had a bad experience with one.



Whatever the reason you can quickly assess the default you need removed by using the following method:

1. Obtain a copy of your credit report from EQUIFAX

You can pay for a copy if you need one quickly, OR you can order a free copy if you're in no rush and you don't want to spend the money. The free report is the same as the paid one, it just takes a few more days to be sent out to you.

2. Go online to EQUIFAX and lodge a complaint about the default

If you go to Equifax's website, they offer a free investigation process into default removals. You can simply click the button and fill out the form and then they will get back to you within 30 days.

Of course, fast and cheap doesn't necessarily equate with high quality. Often EXQUIFAX will only look at whether the default warning notice was sent out correctly or not. Their team is only trained in very minimal aspects of The Credit Reporting Code, and often they can miss (not intentionally but via limited training) other aspects of legislation that is there to protect consumers from invalid default listings.

For example, if you have a dispute with a credit provider, commercial or consumer, or you had a life event that led to the default listing, then this must be taken up with the credit provider direct. Most of our clients use our services and are happy to pay if we are successful, as they don't have the knowledge or time to run the complaint themselves.

In addition, with a dispute with a credit provider, you can't just go straight to the relevant Ombudsman, and if the account is commercial, there are no Ombudsman's available anyway, although The Privacy Commissioner can direct you in these commercial matters it can take up to 12 weeks just to get someone to review your complaint.

A good credit repair company will thoroughly investigate the account relating to the default and if there is any reason to remove the default, they will find it. We obtain all the information we need in relation to the account that you have been defaulted on, directly from the credit provider, within 30 days, and then we do the written negotiations for you, so you don't have to.

Updates are sent to our clients every 7 days, to keep you in the loop regarding your file's progress.

A good credit repair company will also not charge you upfront. So, don't think that you need to have money to apply for credit repair. You don't need to settle for fast DIY credit fixes. There are companies out there who won't charge you unless they successfully remove the default, and on top of that, if they are reasonable, they will allow you time to pay their fee.

At Credit Fix Solutions, we offer no result no fee credit repair that guarantees the best investigation possible into the listings on your credit report and you can be confident that with our experience, knowledge and business awards under our belt that you are in safe hands.

We offer free and honest consultations on your credit report if you need to ask any questions.

The fast option IS available if you need to use it, but if you have the funds to employ a good credit repair team that we would recommend you do so.

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Hire A Pro Or Do It Myself?

So, you may have heard me say before in our Youtube channel videos that credit repair is not easy. It's not. Good credit repair can take around 4 to 8 weeks, about 20-man hours and a lot of knowledge about the legislation surrounding credit repair.

However, I also understand that some Australians may not be able to afford a decent credit repair agent, or they've had a bad experience with one. It is possible to run a credit repair investigation by yourself.

However, I must point out that if you take the risk of running the investigation into the default yourself, that you run the risk of the credit provider saying no to the removal. Then, if you try to employ a good credit repair company, they will find it hard to remove the default because you have already run an investigation. Basically, as soon as you speak to a credit provider, they record everything you say. So then if a credit repair company goes to run an investigation after you, it doesn't matter if the credit repair company finds something new to argue with, they will be knocked back because of what you said prior to them taking on the case.

Make sure you read up on credit reporting rights of consumers and commercial rights before you contact the credit provider.



Don't build a house on sand / Bird in the hand is better than.....

So, do you hire or do it yourself??

At the end of the day, it's up to you. We can all try to cut our own hair or build our own houses, but then again you can pay for a professional to do it for you, with minimal hassle and the best quality results available.



A good credit repair company will thoroughly investigate the account relating to the default and if there is any reason to remove the default, they will find it. Leaving you to worry about your own work and the family and everything else important!

A good credit repair company will also not charge you upfront. So, don't think that you need to have money to apply for credit repair. You don't need to settle for fast DIY credit fixes. There are companies out there who won't charge you unless they successfully remove the default, and on top of that, if they are reasonable, they will allow you time to pay their fee.

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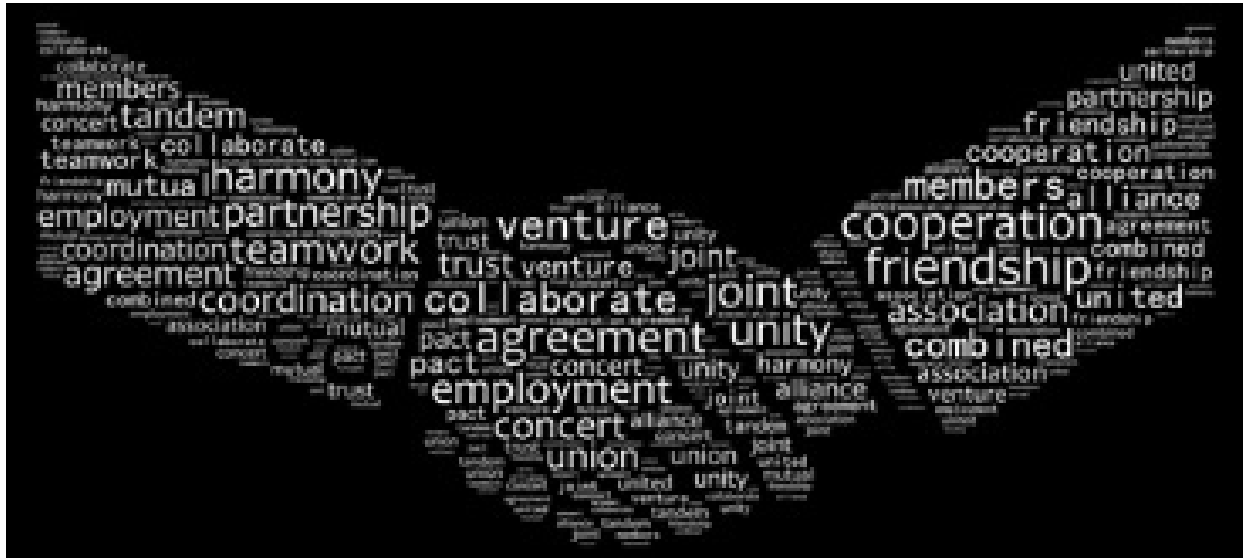
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Here at Credit Fix Solutions we like to share our success stories. Here are a few remedies that you may or may not be able to relate to.



Single mum Jasmin has 3 kids under the age of 10. She had to leave her marriage due to physical abuse from her husband and was left with no home and child support. Jasmin was left with 2 credit cards that she couldn't keep up with repayments and she had no one to help her financially and was too scared to ask for help from her family. Eventually, even though she told the credit card companies that she was struggling, the debts were sold to debt collectors and she was listed with 2 defaults.

8 weeks later Jasmin had a clear credit report and was free to go and rebuild her life with her new partner.

In another part of Sydney, a lovely couple Tori and Clayton were planning on getting married. The only problem was that Clayton was carrying a STD 'Sexually Transmitted Debt'. He had accrued some nasty debts from his ex-partner, which he had paid off, but that had continued to follow him.

Tori was the one who called Credit Fix Solutions. She explained the situation to us and we were more than happy to take their case on.

In a matter of 8 weeks, Clayton's report was clear MENTION DEFAULTS, and before we knew it, Clayton had proposed to Tori on Facebook and they had their wedding planned. A great happy ever after story.

Another great remedy was for one of our business clients who had 2 commercial bank defaults. His past business dealings had eventually turned sour with his ex-business partner and without his knowledge his ex-partner had applied for business loans to the bank without his consent. After a sticky legal battle ensued, our client found out that he had been left with 2 defaults, for which he was not responsible. After a lengthy and difficult 12-week investigation, our team managed to remove both the commercial defaults.

Whatever your credit ailment, Credit Fix Solutions has the remedy for you.

A good credit repair company will thoroughly investigate the account relating to the default and if there is any reason to remove the default, they will find it.

A good credit repair company will also not charge you upfront. So, don't think that you need to have money to apply for credit repair. You don't need to settle for fast DIY credit fixes. There are companies out there who won't charge you unless they successfully remove the default, and on top of that, if they are reasonable, they will allow you time to pay their fee.

At Credit Fix Solutions, we offer no result no fee credit repair that guarantees the best investigation possible into the listings on your credit report and you can be confident that with our experience, knowledge and business awards under our belt that you are in safe hands.

We offer free and honest consultations on your credit report if you need to ask any questions.

The fast option IS available if you need to use it, but if you have the funds to employ a good credit repair team that we would recommend you do so.

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How Debt Consolidation and Debt Management Can Help With Credit Repair.

Who likes to talk about debt? No one I suppose. I remember when I was 18 and I asked my dad what a mortgage was, and his reply was 'Don't worry about it'. I spent the next 10 years worrying about it and ended up with a STD from my ex-husband (STD stands for sexually transmitted debt if you didn't know that). All because I was completely ignorant about debt and managing it properly.



After being in a bad place financially myself, the last thing I want to do is see people in the same situation. As much as I love helping people with bad credit, I honestly think that prevention is better than cure.

Hence this topic. It's one close to my heart. If only I'd known about debt consolidation or about debt management a little bit more when I was younger, maybe I wouldn't have ended up with such a financial disaster from my failed marriage.

We are all so precious about discussing our debts and managing them, but it's really one of the most important parts of our adult lives – to manage our financial affairs efficiently. Without this, we can never really get ahead of the rat race or achieve goals that we set in front of ourselves.

Debt consolidation and debt management can literally save your lives. If you seek independent advice from your accountants, your financial planners and your finance brokers, you could make sure that you and your loved ones sleep peacefully for years to come.

If you have no idea about debt, or how to manage it, we strongly suggest going and see an advisor or free counselling service. Worried about your accounts, seek professional help from an accountant. Concerned about your financial future, speak to a financial planner. Want to buy an investment property and don't know where to start. Get a great mortgage broker.

Don't have money for advisors and you have no one to help you? Go to ASIC's website <https://www.moneysmart.gov.au/> and they offer free financial counselling services.

It really isn't rocket science, but you **MUST** be proactive about debt. With the right people around you, you will reach your goals and be able to make the right decisions regarding your debt, your family and your future.

Make sure you pay your bills on time, including credit cards and mortgages. If you start to fall behind, pick up the phone and call your credit provider. They have to offer you financial assistance by law for consumer related debts, so talk to them if you are in a bad way financially.

****Repayment History Information or RHI (24-month repayment history information)** is now being recorded on our credit reports, so any missed payments can impact your credit score.

At Credit Fix Solutions, we offer no result no fee credit repair that guarantees the best investigation possible into the listings on your credit report and you can be confident that with our experience, knowledge and business awards under our belt that you are in safe hands.

We offer free and honest consultations on your credit report if you need to ask any questions and can help you with financial assistance agreements.

Call 1300 43 65 69 today to find out more or go to our website
www.creditfixsolutions.com.au for more FAQs and details about our team.

What You Need To Know About Credit Repair Services.

The Biggest Secret That Credit Repair Companies DON'T Want You To Know

The big credit repair companies don't want us telling you this. But why should you pay for credit repair upfront. Think of it this way. Would you pay your hairdresser before they cut your hair? Would you pay your mortgage broker before they get your loan approved?

The answer is 'you wouldn't'.



So why should credit repair be any different?

That's the **number 1 thing** you should know about credit repair services.

The second thing you should know about a credit repair service is that the credit repair company should not put enquiries on your credit report. Many credit repair companies suck people in by offering a free credit report. Whilst some offers, like ours, is genuinely offering to

generate a copy of your credit report on your behalf, many credit repair companies put an enquiry on the person's credit report which is wrong. The enquiry made by the credit repair company can stop that person from being able to obtain credit because the bank is concerned as to why they have an enquiry from a credit repair company on their report – even if they don't have bad credit.

Can you imagine? Having an enquiry from a credit repair company even though you don't have bad credit? I've seen the stress that this causes and it's not pretty.

The third and final thing you should know about a credit repair service is that they should offer excellent customer service, a dedicated team of credit repair professionals who can answer all your questions, and who offer a transparent and flat fee structure.

At Credit Fix Solutions we offer flat fees for our removals, and do not charge anything unless we are successful, and we have 6 to 24 month payment plan options for all customers.

We also offer upfront free and honest consultations on your credit report if you need to ask any questions.

Call 1300 43 65 69 today to find out more or go to our website

www.creditfixsolutions.com.au for more FAQs and details about our team.

Credit Repair Does Not Work?

As a credit repair specialist for 5 years now, I've seen thousands of credit reports, heard hundreds of different stories and had a million reasons to help people fix their credit.

In most of these cases, I have been able to help fix your credit scores, improve your credit rating and put a smile on people's faces!



So why do so many people still hate credit repair?

The main reason is that a lot of credit repair places either do a crap job or charge upfront. OR do both! There is no regulation of our industry, basically meaning that there are no rules or level of service that we must follow. So, any scoundrel can list themselves as a credit repair specialist, which is just terrible.

As a consumer advocate, we pretty much have free reign to do as we please and are only limited by our knowledge of the legislation that surrounds the credit reporting system.

So, I'm used to coming up against negative people when it comes to my industry and can totally understand their angst.

However, I am very proud of the work that we do at Credit Fix Solutions, I give 200% on every single case, as do my staff, who themselves care about each one of our clients. And we do not

charge any upfront fees, meaning if we don't get a credit report cleared or improved, our clients don't pay a cent!!

We keep ourselves up to date with legislation by attending on-line law courses, and we offer educational workshops across Australia. Even schools have had us present to their Year 11 and Year 12 students, which we are very proud of as we have a vision to help Australians with their credit reporting education as much as we can.

Go to www.creditfixsolutions.com.au for more details about us.

And once we fix a client's credit, their lovely finance brokers are always prepared to get them the best loan possible, as all great mortgage brokers do!

Credit repair does work. How can I prove it? From success stories of course!

So here are a couple of recent success stories that I am sure will have you smiling, I know that we were jumping around the office after we helped these guys:

Success story #1

Michael, an ex-soldier, having served Australia for several years, came out of service because of a bad bike accident. He was forced to quit the services to our country and pursue a career in a different sector. He chose finance, but, shockingly when he checked his credit report to get his broker's license, he had 4 defaults all listed by the same debt collector, for being late on payments.

He was defaulted whilst serving and protecting our beautiful country.

Worst of all, when we approached the debt collector to remove the defaults, they refused!

Did we stop there?

NO!

We took each case separately to the relevant Ombudsman service and fought hard to remove the defaults.

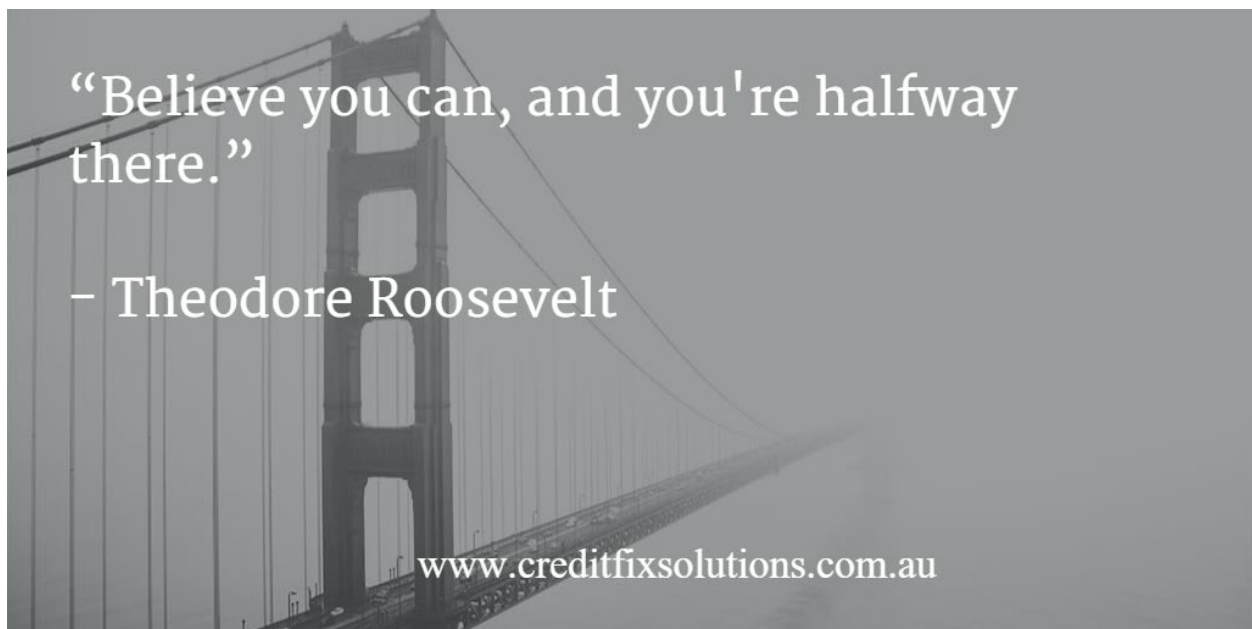
And guess what? They were ALL REMOVED!

Michael was able to get his mortgage broking licence, and very kindly now refers every single person he can to Credit Fix Solutions to have their credit repaired. He has even nominated our company to the armed forces for recommendations to other ex-soldiers who need help with their credit repair.

And we offer ex-service men and women a special discounted rate!

Serving our country and getting defaulted! As if the servicemen and women don't have a hard enough time as it is, coming out of service with no pensions. It would be an absolute disgrace if the defaults had remained against Michael's file and we did not stop until we had them removed!

Go to our website for more success stories www.creditfixsolutions.com.au.



Success Story #2

Fred had been a Director in a company several years ago. The company had shut down and closed and he had thought nothing of it for years.

Until late 2015 when he applied for a loan, and the bank turned him down because of 2 defaults against the company report. But the company had been deregistered and he hadn't been made aware of the finances as his financial counsel were looking after that side of the business for him.

The simple fact that he had been a Director, even though he hadn't signed off on the finance relating to the defaults had connected him to the bad debts on the company report. His counterparts had signed for 2 phone accounts for the business, so the business was defaulted. Without Fred even knowing about it.

Frustrated and angry, Fred called Credit Fix Solutions. He obtained a copy of the company credit report and we started work.

Both defaults were removed as they had been listed in error! And Fred was able to buy the property as originally planned. Neither default had been his fault, but yet were still affecting his ability to obtain finance through the old company credit report.

Our website is full of testimonials as well, go to www.creditfixsolutions.com.au.

Still don't believe credit repair doesn't work?

Well, give us a try! You won't pay a cent unless we're successful so what do you have to lose?

And if you get your credit report cleared you can then approach a great local mortgage broker to get your finance approved and you COULD save thousands in getting a better interest rate.

At Credit Fix Solutions we promise if we don't improve your credit report, it won't cost you a thing. And our removal fees are the most reasonable in the market.

Go to www.creditfixsolutions.com.au for more information or call our friendly team on 1300 43 65 69.

Credit Repair Insight: The Negative Effect Of Bad Credit.

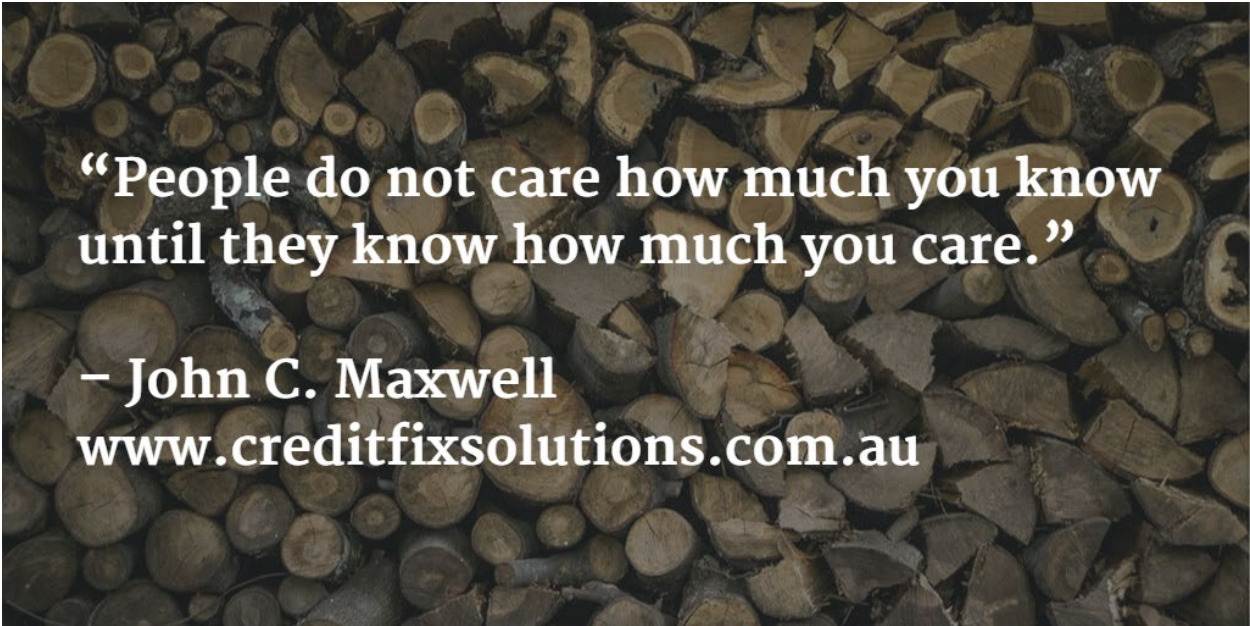
What is my credit score?

The negative effect of bad credit and why you should be using a finance broker instead of trying to find a lender yourself, especially online – this can seriously impact your credit report and score for a few months, maybe longer.

One of our main presentations that we give to mortgage brokers gives them some insight into what a credit report looks like and what negative impact bad credit can have on their client's credit reports.

We would like to share this with you as well, as it's important to know exactly what your credit report contains.

You'd be surprised how many people don't know what is contained in their credit reports.

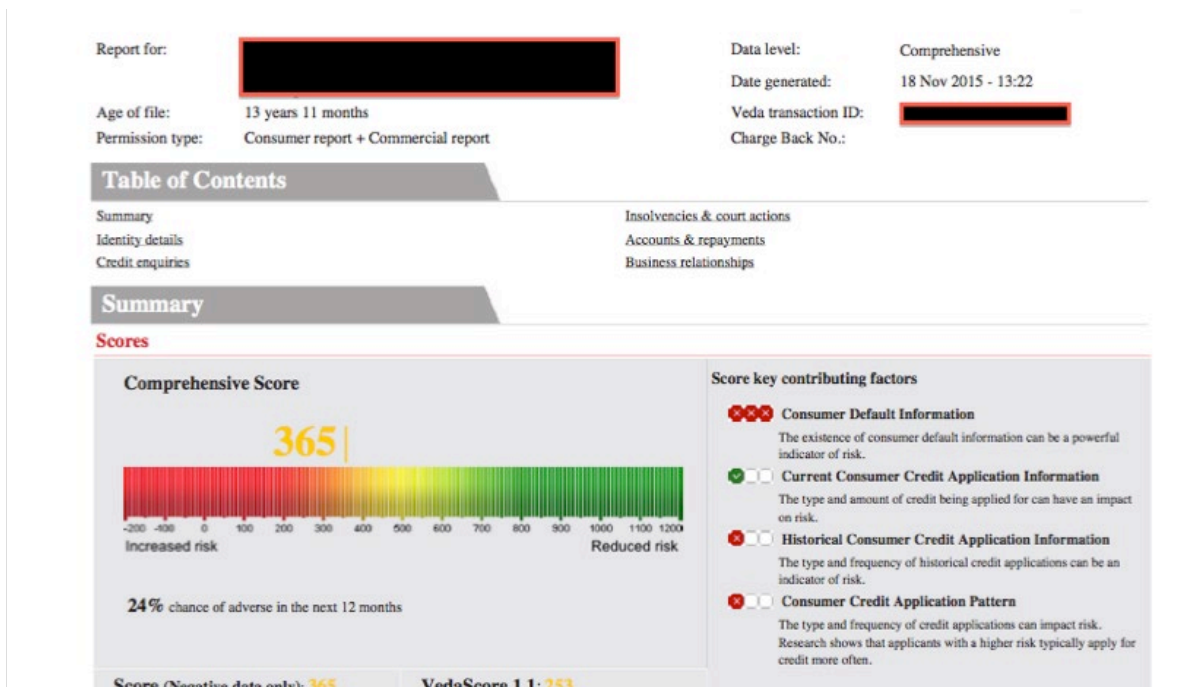
A photograph of a large pile of cut logs, showing various cross-sections of tree trunks. The logs are stacked closely together, creating a textured, brown background. Overlaid on this image is a quote in white text.

“People do not care how much you know until they know how much you care.”

– John C. Maxwell
www.creditfixsolutions.com.au

Here's a snapshot of what is in your report, and how negative listings can affect your ability to obtain credit.

1. The below image is the front page of a Equifax report. You can see that there is a score on the report, running from -200 to 1200, red being bad, and green being good.
2. The score in the example below shows that this person only has a score of 365, which isn't good. A score needs to be around 600 or more for the score to be considered good (subject to bank's credit criteria and other factors).* Subject to Lender Criteria
3. You can obtain a copy of your credit report from either Veda or Dun & Bradstreet. Both credit reporting agencies offer a free copy as well. If you need us to go through the report with you to understand it, we are more than happy to do so.
Go to www.equifax.com.au (Equifax) or www.dnb.com.au (Dun & Bradstreet now Illion) or www.experian.com.au (Experian) to obtain free copies of your report.
4. Accredited finance brokers can also help you get a copy of your credit report, so see your local accredited broker if you have one you like dealing with, or search up on local finance brokers, there are many great brokers available.



So as above, we can see that where someone has a bad score, this can have a negative effect on their ability to obtain finance (subject to Lender criteria and other conditions).

Another area on your credit report that can have a negative impact on your credit score is the new accounts and repayments sections in the report that have been included due to the changes in The Credit Reporting Industry, which came into play in 2014.

Due to the changes in The Credit Reporting Industry, our credit reports now contain positive and negative information pertaining to our credit history (basically we moved from a UK based system to a US system).

These changes mean, among other things, that our repayment history information is now going to be listed on our credit reports (subject to the lenders reporting said information).

The snapshot below shows how our loans can now be listed on our credit reports, along with whether we have paid on time **EVERY SINGLE TIME**:

Consumer Credit Information

Consumer Credit Liability Information	
Credit Provider	EXPRESS BANK
Type Of Account	Credit Card
Credit Limit	\$10,000
Unlimited Credit	
Loan Repayment Arrangement	
Loan Term Type	Revolving
Loan Term in Months	Unspecified
Account Number	EPB0075
Opened Date	11 Apr 2013
Closed Date	
Re-Opened Date	
Current Repayment Status	

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	■	■	■	■	■	■	■	■	■	■	■	✓
2015	✓	✓	1	1	2	3	3	1	1	1	2	2
2016	1	1	1	1	1	■	■	■	■	■	■	■

Legend

✓ Payment Received on Time	4 90-119 Days Overdue	— Payment Not Reported
1 Up to 29 Days Overdue	5 120 – 149 Days Overdue	□ Account Closed
2 30-59 Days Overdue	6 150-179 Days Overdue	■ Outside Reporting Window
3 60-89 Days Overdue	X 180+ Days Overdue	

We are yet to see the impact on people's ability to obtain finance as this section is new to our reports, but it will start to have new effects on our credit reports once the system is fully up and running. In 2018, we have seen negative RHI stopping consumers from getting the best interest rates or even loan approvals.

For example, if you in the last 12 months had 6 months late repayments on your home loan, this could be reflected on your report, and could have a negative effect on your ability to obtain the best interest rates on a loan.

We will only start to see the full negative impact on the new credit reporting laws in the coming months, as Lenders start recording all 24 months of this monthly repayment information on our reports.

We have been studying the US system and can help you if you have any problems with this in the coming future.

Go to our website for more details www.creditfixsolutions.com.au

It is also important to remember to go to your trusted finance broker and don't just apply online for loans. This can also have a negative effect on your credit rating. Having a mortgage broker is a necessity for shopping around for the right loan, whether it's a home loan or a small personal loan. If you enquire yourself too many times, even if it's just on the internet or over the phone, you will start getting knocked back for having too many enquiries.

A mortgage broker will help you find the right loan for you without completing unnecessary applications or enquiries.

If you don't have a local mortgage broker, you can find one through The MFAA or The FBAA or CAFBA, which are organizations that accredited mortgage brokers must belong to as part of their accreditation.

At Credit Fix Solutions we are here to help you overcome any negative listings on your credit report and our friendly team await your call 1300 43 65 69.

Remember it is better to be proactive than reactive! So, pay your bills on time by setting up Direct Debits, make sure your income is going into your account where debits are coming out, and you will prevent any missed repayments having a negative effect on your credit report.

6 Top Credit Repair Tips To Rebuild Your Credit.

Your credit rating is your reputation. Takes years to build, and minutes to destroy.

Everyone's credit report goes back at least 5 years, and it is your footprint in history as to where you've been for finance, even if you didn't take out the finance itself as there will be a mark, or enquiry as it's usually called, on your report where you have applied for finance.



Our credit report is there for credit providers to assess us, to see whether they will offer finance or not. It is an integral part of the credit system, and without a credit report or credit history you may find it impossible to obtain finance.

It can be difficult to maintain a good credit report, especially if you are a business owner or property investor, where there are many transactions going through your accounts at any one time.

Sometimes we have Accountants or book keepers looking after our accounts, and we may miss a repayment without even realizing.

This can mean a default or overdue mark on your credit report which can be difficult to remove.

Here are 5 tips to rebuild your credit:

1. Stop applying for finance for 6 months.

If you have been knocked back for finance because of too many enquiries, if you simply stop enquiring for 6 months this can get you back on track for the finance you want as your credit score will recover month by month from giving the enquiries a rest.

2. Get an automatic check set up on your credit report

When you apply for your credit report, request that they update you if any activity happens on your file. This way, if anything unexpected comes up you can deal with it straight away. This is usually a 12 month membership and is offered by Equifax and Illion (Dun & Bradstreet).

3. Set up monthly Direct Debits on all your loans

Life is busy, and we all forget to do important things every day. It's vital that you set up direct debits for all your loans, and make sure you check that your income is going into the account itself, to make sure that you don't miss any repayments.

4. Speak to your credit providers

If your credit provider rings you, and you miss the call, call them back! The worst thing you can do in times of financial stress is to not pick up the phone. Speak to your credit provider and they may be able to offer you financial assistance.

5. Use a trusted credit repair company

If you find you have a blemish against your name don't just search up credit repair. Ask your broker or finance people if they know of a good credit repair company. Often good credit repair companies get referred by word of mouth and usually a broker or accountant will know of a good credit repair specialist that you can deal with. If you do have to search one up, make sure they don't charge anything unless they are successful.

6. Use a local finance broker

Don't go from place to place enquiring about finance. This is the worst thing you can do to your credit report as every time you apply for a loan, you are placing an enquiry on your report. The more enquiries you have, the less chance you have of being approved. Make sure you source a reputable finance broker to help you to find the best loan for your needs, therefore eliminating the enquiry issue from your report. If you are having problems obtaining finance, or before you even start looking, please contact a local accredited mortgage broker who will have many different loans that may suit your needs.

At Credit Fix Solutions, if you need to fix your credit, we can help you, and we don't charge unless we are successful.

Visit www.creditfixsolutions.com.au for more information, helpful tips and friendly advice 😊

"Communication is key!"

How To Budget.

It's hard to retain a great credit history. But you can stuff it up in seconds!!

Budgeting is a way to prevent bad credit from ever happening.



You can start with setting up something as simple as an Excel spreadsheet or even a hand-written sheet of your expenses.

Do this on a weekly, or fortnightly or monthly basis, usually depending on when you get paid.

Then you can balance this against your income to see where you could cut down costs and how much you could put towards a savings account.

It doesn't matter even if you put \$10 per week aside in a savings account, it all counts. Go to <https://www.moneysmart.gov.au/> for financial guidance that is trustworthy.

Another thing to think about is your year ahead. This is a great thing to do at the end of the year, when you are looking at planning social or work events for the year coming up.

If you like this article, visit <http://creditfixsolutions.com.au/articles/> for more topics.

Think about what you would like to do for a holiday, or what you would really like to spend your money on, and then you can work towards a goal. Having goals is important, and even the smallest ones, for example, I wish to save up to go and watch a Gold Class movie in 2 months' time, can give you something to look forward to.

You could even set this up in a similar reward system for your children. Draw up a chart and put it somewhere where everyone can see it, and every time the child gets to a certain amount of points, they can claim a reward. (This can be great at getting kids involved with housework FYI).

Don't forget that a great website to go to for budgeting tools is ASIC's website.

Click on <https://www.moneysmart.gov.au/managing-your-money/budgeting> to go to their budgeting page.

They have some fantastic calculators, videos and ideas to put your goals into place for the coming year.

Doing these sorts of activities with older children in the home is also a great way to teach them how to budget. A vital requirement for adult life, and not always something they learn at school.

If you are not sure about budgeting it is best to seek financial advice from your trusted advisor, your Accountant or sometimes your broker can help put things into perspective with helping you understand how much you can borrow and what sort of deposit you need for the dream home you'd like to buy.

Go to our website if you wish to contact us www.creditfixsolutions.com.au to speak to someone today or be referred to a local accredited finance broker. We help 1000s of them across Australia with their clients' credit report improvement services.

On a personal note, remember that we are only as good as the people around us. Surround yourself with successful people and you will become a success. People educated and trained in specific fields are there to help you! So, use them, ask questions and don't be afraid to speak about your finances. The more you become comfortable with money, the better you will get at managing it.

I see so many clients who have struggled with budgeting, and that has ended up in bad credit, including defaults and judgments. They find out that they have a bad credit rating and want to fix it, but sometimes unfortunately it is too late, and they simply must wait until the black mark falls off their report, which can take up to 7 years.

Don't wait until bad budgeting becomes a bad credit rating. Being proactive is better than being reactive. Talk to your family about finances and teach the kids how to handle small budgets and household economics. This can lead to a greater understanding of macro economics and finance later in school.

Speak to your trusted broker or advisor, or you can always give our team a call and we can direct you to someone who can help. We can also help you with debt negotiation at very reasonable prices if you wish to settle some debts. Our negotiators can get down to 30% of the total debt owed in some cases, subject to assessment. Nothing payable to us unless we reach a settlement that you approve.

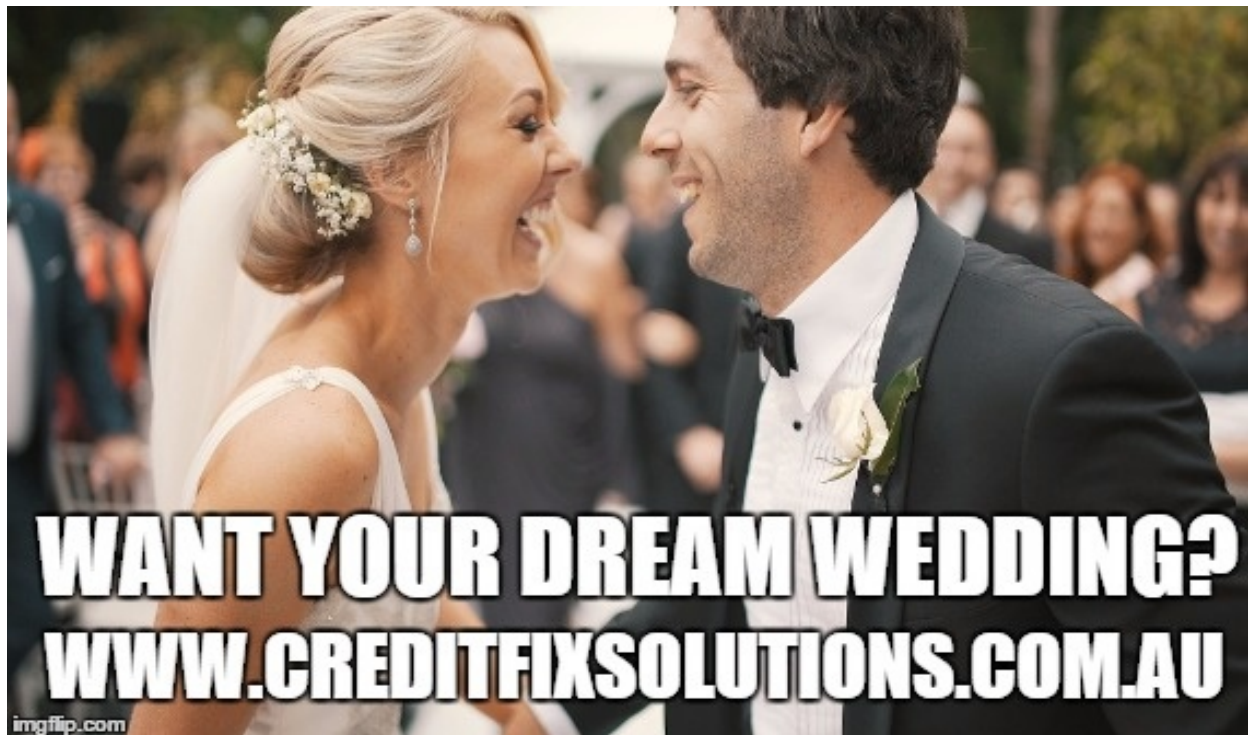
Contact our team today and one of our friendly advisors will give you a call:

<http://creditfixsolutions.com.au/contact-us/>

Marriage and Credit Repair Have More In Common Than You Think.

1 in 3 Australians have bad credit (Veda data 2016), and 2 out of 3 marriages fail. It's not hard to imagine who has the bad credit with those sorts of stats flying around.

Many of our clients have had bad credit caused by separation and divorce. We have aptly named this phenomenon 'Sexually Transmitted Debt' or STD for short.



The cases vary between anything from abused husband or wife having to quickly leave the marital home to save themselves and their children, to cheating spouses and sadly, death or illness.

It can be heartbreaking for us and our team to hear what some people have gone through, but we really do care.

Our team is trained and focused on offering Australians the best credit repair service in Australia. Some of our team members have experienced these traumas themselves or have family members who have been through divorce or loss of a loved one, so we can offer you the best advocacy possible.

When a couple goes through a divorce or separation, the debts are often forgotten about whilst moving out or managing the children becomes the focus. Emotions are high, the families involved get upset and the last thing they are thinking about is 'have I paid the phone bill this month?'

Months later, the couple has settled into their separate lives and decide to try to get a new phone, or maybe a car loan, when suddenly they are declined and have no knowledge of why.

Have a default?

Contact our friendly team today: www.creditfixsolutions.com.au

Their bank or broker advises them that they can't approve the loan because of a Vodafone default, or maybe even a council rates court action listed against them and they cannot obtain the finance.

This is where we can help. Where there are grounds to remove a default or court action, we can assist, and we can sympathise with our clients. We make the process as smooth and fast as possible, and we do not charge unless we are successful with removing the blemish from their credit report.

Fast credit repair isn't always possible with divorce cases as there are often multiple debts, and sometimes even mortgage defaults to deal with, but we will structure the process with you and make you we keep you updated every step of the way.

There may even be debts that couples need to negotiate. We can help with this too with our Debt Forgiveness Program.

Go to our articles page to read more <http://creditfixsolutions.com.au/articles/>.

Our Debt Forgiveness Program can save you thousands in debt settlement and takes the stress away of doing it yourself and dealing with all the different banks. We can also stop the phone from ringing by acting on your behalf.

So what are our fees?

We have set removal and debt negotiation fees, and nothing is payable until we have completed the work. Most cases are turned around by our team in 4 to 12 weeks and you will get a dedicated team looking after your matter who is available Monday to Friday to speak to about your case. We also make sure we update every single client no less than every 7 days. No result no fee credit repair and debt negotiation are our promise to you. Certain complex cases may mean you pay a small administration fee upfront, or sometimes we prepare documents for people, which we do charge for upfront, but you will be told of this when you call.

All we need is a copy of your credit report and /or a list of the debts you wish to negotiate, and we can start work immediately.

Call our team today for a quote, go to www.creditfixsolutions.com.au and contact us today.



Where you can find the top 3 free credit repair resources

At Credit Fix Solutions, we don't only offer the best credit repair services in Australia, we can also guide you to 3 great free credit repair resources.

Being a trusted credit report improvement service in Australia means educating and supporting Australians in regard to their credit reporting knowledge. It's important to us that Australian's are educated about the credit reporting system, and we have many articles for you to read through.

Go to our articles page to read more <http://creditfixsolutions.com.au/articles/>.

Most credit repair companies won't tell you this but there are free credit repair resources out there for you to check your credit and even try to fix bad credit.

1. Equifax has a free credit report available.

Equifax is one of the 3 main credit reporting bodies in Australia. They hold all our past financial history in a report, which is much like your financial footprint, so to speak. It shows your past enquiries and other information, including defaults.

Contact our team to find out more <http://creditfixsolutions.com.au/contact-us/>

2. Dun & Bradstreet (now Illion) has a free credit report available.

Dun & Bradstreet is the other main credit reporting body in Australia. They also hold all your past credit activity in a report.

Again, click on the contact link above and ask our team about this today.

3. Free credit repair investigation with Equifax

Equifax do offer a free correction investigation option within their website. However, we do suggest that you speak to a credit repair company first, as sometimes defaults can be listed on both your Veda, Illion and Experian reports and just because you remove it from one report doesn't mean it will come off the other.

It's best to employ a professional credit repair specialist who has the knowledge and experience to help you with clearing your credit report.

If you have been knocked back for a loan by your local bank, we would suggest speaking to a local finance broker who can assist you with finding out why you were declined and offer to check your credit report.

At Credit Fix Solutions we offer no result no fee credit repair and do not charge you a cent unless we are successful in clearing your credit report. This is in all cases except those where a customer has multiple default listings, and it is ONLY a benefit to them that ALL listings are removed. In these rare cases, we charge a small admin fee upfront but ONLY the removals fees if we can get every single default removed.



Or call our team today and we can help you through all the available options. You can click through to our contact page <http://creditfixsolutions.com.au/contact-us/> and a credit repair specialist will call you within the hour.