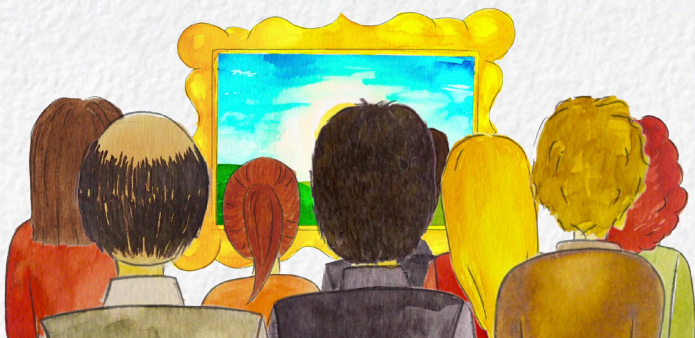


INTRODUCING
CREDITSMART.ORG.AU
CLEARER CREDIT HISTORY

**YOUR CREDIT HISTORY IS A PICTURE
OF YOUR BORROWING CAPACITY**



WHAT'S GOING TO HAPPEN

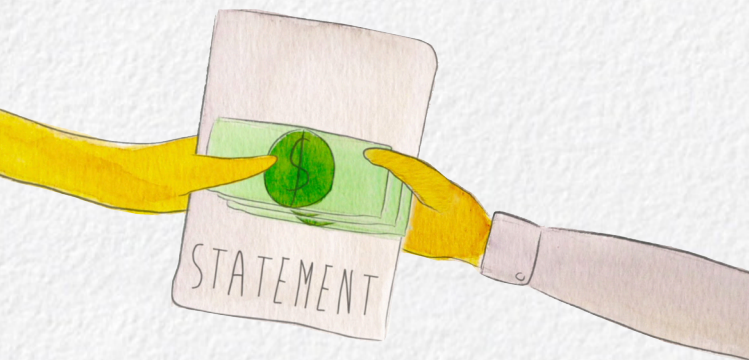
In March 2014, Australia's credit reporting system will undergo significant changes as a result of reforms to the Privacy Act 1988. It's important that you're aware of these changes as they will affect what is in your credit report and what information can be accessed by others about your credit history.

WHAT THIS MEANS FOR YOU

Over time, the new scheme can help to show how responsible you've been at meeting your repayments and provide a clearer picture of the good and bad information in your credit history.

For more information, visit **CREDITSMART.ORG.AU**

PERSONAL CREDIT CARD AND LOAN PAYMENTS YOU DO MAKE CAN BE REPORTED BY YOUR LENDER AS WELL



DEBUNK THE MYTHS

MYTH

CHECKING MY OWN CREDIT REPORT HARMS MY STANDING

FACT

CHECKING YOUR OWN CREDIT REPORT HAS NO IMPACT ON YOUR CREDIT

MYTH

YOUR CREDIT REPORT IS THE ONLY THING THAT DETERMINES IF YOU WILL GET CREDIT

FACT

EACH CREDIT PROVIDER HAS ITS OWN CREDIT ASSESSMENT PROCESS. FOR THOSE THAT USE CREDIT REPORTS, THE REPORT WILL BE JUST ONE PART OF THEIR ASSESSMENT

Brought to you by the Australian Retail Credit Association.

For more information, visit [CREDITSMART.ORG.AU](https://creditsmart.org.au)