



## Bad Credit Rating Default Removal Case Study

### Client Profile:

Name:	Sean
State:	QLD
Sex:	Male
Age:	39
Married/Single:	Married
Listing Type:	Default
Original Creditor:	Telstra
Current Creditor:	Telstra
Paid / Unpaid:	Paid
Listing Amount:	\$246

Application received:	01/11/2010
Stage 2 Payment received:	22/11/2010
Default Removed:	14/03/2011

### Background:

The client moved house around the time that he was defaulted. The client notified Telstra of his new address over the phone. He did not get his mail re-directed as he was sure that calling all companies which he had services connected for would be sufficient. Telstra failed to update their automated mailing records and continued sending mail to his old address.

### What were any challenges with the creditor:

The creditor refused to remove the default as they were adamant that the notice had been sent correctly. Upon receipt of specific documents from the creditor, Our Legislative Compliance Officers were able to identify inconsistencies and alerted the creditor of their mistakes.

### Why was the default removed:

A complaint was escalated due to these findings. A case manager eventually contacted MyCRA to advise that they would be removing the default.

### Summary:

In the end the client was ecstatic. His default was removed and his overdue fees were reimbursed to him. The client was aware that the removal took slightly longer than expected but was not concerned as he can now pursue his dreams of buying a home with his new wife. **Congratulations Sean !**