

Introduction

What is a credit ban?

When a ban is put in place it 'freezes' access to your credit file. This means that the Credit Reporting Agencies (CRAs) are not able to disclose any personal information from your consumer credit file to any credit providers unless you provide written consent for them to do so, or if they are required by law. A ban on your credit file does not impact your current credit line or credit payments unless credit is due for renewal (e.g. credit card about to expire). You will still be able to use any credit cards you currently hold and repay any existing loans.

Applying for a credit ban

You can apply for bans with both Australian CRAs by engaging just one credit reporting agency and requesting that they place bans with both CRAs if you agree to their terms and conditions.

- ☐ **Equifax:** Go to [Placing a ban with Equifax](#) and fill in and submit the form. Once submitted, Equifax will email you to let you know the ban is in place.
- ☐ **Experian:** Complete the [ban request form](#) on the Experian website

Applying for an extension

A ban is initially valid for 21 days. A 12-month extension can be requested if you believe that you are a victim of credit fraud or are at risk of becoming a victim. Like the initial credit ban, you can apply for a ban extension with one of the credit reporting agencies (CRAs) and request they notify the other CRA to extend the ban.

- ☐ An extension needs to be applied for **prior** to the ban expiry date.
- ☐ We recommend you submit your ban extension request at least 10 days prior to the initial ban period ending. Alternatively, you can opt to submit your ban extension request as soon as you have received confirmation of the initial ban being in place with both CRAs.
- ☐ In some situations, you may be asked to provide a police report number or a www.cyber.gov.au report number to validate your request.

Sharing & Disclaimer

IDCARE is a not-for-profit and registered Australian charity.

© Copyright Identity Care Australia & New Zealand Ltd. While every effort has been made to ensure the accuracy of the information in this document, IDCARE disclaims any liability to any person with respect to any actions performed or not performed as a result of the contents of this document.

Relevant IDCARE fact sheets

You can find more information in the following IDCARE fact sheets

- [Credit Reporting Agencies](#)
- [Credit Reports - Australia](#)

Relevant websites

- [Equifax](#)
- [Experian](#)
- [Office of the Australian Information Commissioner \(OAIC\)](#)

For additional support or information, contact IDCARE:

Submit [Get Help Form](#) | 1800 595 160 (Aus) | 0800 121 068 (NZ)

Sharing & Disclaimer

IDCARE is a not-for-profit and registered Australian charity.

© Copyright Identity Care Australia & New Zealand Ltd. While every effort has been made to ensure the accuracy of the information in this document, IDCARE disclaims any liability to any person with respect to any actions performed or not performed as a result of the contents of this document.