



Bad Credit Rating Default Removal Case Study

Client Profile:

Name:	Adam
State:	VIC
Sex:	Male
Age:	35
Married/Single:	Married
Listing Type:	Default
Original Creditor:	Telstra
Current Creditor:	Telstra
Paid / Unpaid:	Paid
Listing Amount:	\$359

Application received:	30/12/2010
Stage 2 Payment received:	11/01/2011
Default Removed:	09/03/2011

Background:

The client moved from QLD to VIC around the time that he was defaulted. The client had all services disconnected and was unaware that there was an amount outstanding on the account. The client did not leave a forwarding address when he cancelled his service as he didn't believe it was necessary due to believing there was a nil balance on his account. The client was unaware of the default until enquiring about a loan; he paid the amount as soon as he became aware.

What were any challenges with the creditor:

The creditor refused to remove the default in our initial dealings with them. It was difficult to find the 'case manager' or a Telstra representative with the authority to investigate the particular account.

Why was the default removed:

A complaint was lodged in order to put pressure on the Telstra Case Manager to return contact. The dispute was resolved within one day of contact being made with the account manager as Telstra had not complied with legislation and were therefore instructed to remove the default immediately.

Summary:

Adam was wrapped with the news and is now one step closer to buying his dream home. All in all it took slightly over our average time frame however Adam was not concerned as his one and only goal was to have that default removed! **Congratulations Adam!**