

Default Removal Services Australia | Get Defaults Wiped Fast

Remove That Default & Get Your Financial Life Back On Track

Stuck with a default killing your chances of getting approved for a home loan, car finance, or even a decent credit card? We get it. That black mark on your credit file feels like a financial death sentence - but it doesn't have to be permanent.

At Australian Credit Solutions, we've been removing unfair defaults for Australians since day one. We're not just another credit repair company - we're the **award-winning specialists** who've earned recognition three years running (2022, 2023, 2024) for getting results when others can't.

Why Defaults Are Financial Killers

A default on your credit file isn't just a number - it's a roadblock that forces you into the arms of dodgy high-interest lenders charging double-digit rates. Here's what that default is really costing you:

Home Loans: Mainstream lenders won't touch you. You're stuck with specialist lenders charging 2-4% higher rates. On a \$500,000 mortgage, that's an extra \$10,000-\$20,000 per year in interest.

Car Finance: Instead of 6-8% rates, you're looking at 15-20% with second-tier lenders. That \$30,000 car just became a \$45,000 car.

Credit Cards: Forget about rewards cards or low-rate options. You're stuck with high-fee, high-interest cards - if you can get approved at all.

Even Rental Applications: Many property managers now run credit checks. That default could cost you your dream rental.

How We Remove Defaults (The Australian Credit Solutions Advantage)

Our Lightning-Fast Approach

While other companies promise results in "4-8 weeks," we've built our reputation on **express service**. Here's proof:

Jordan's Story: Came to us desperate - a major bank default was blocking his mortgage application. We started work at 8am and had the default removed before 10am the same day. Jordan got his mortgage approved that week.

James's Case: A "small" \$300 default was keeping him from decent car finance. We had it wiped in 48 hours flat. He saved thousands on interest rates.

Our 3-Step Default Removal Process

Step 1: Rapid Assessment (Same Day) We pull your premium credit report and identify every default, analyzing which ones have the best removal chances. Unlike other companies that take days to assess your file, we'll give you answers within hours.

Step 2: Aggressive Investigation (1-2 Weeks) Our team digs deep into the default listing, requesting all documentation from the credit provider. We're looking for any procedural errors, missed notifications, failure to offer hardship assistance, or other breaches that make the default invalid.

Step 3: Expert Negotiation (1-3 Weeks) When we find errors (and we usually do), our specialists negotiate directly with the credit provider to have the default removed permanently. No partial solutions, no "paid" status - complete removal.

Why Australian Credit Solutions Beats The Competition

Award-Winning Track Record

Three consecutive years of industry recognition (2022-2024). We don't just talk about results - we're officially recognized for delivering them.

Lightning-Fast Results

While competitors promise "4-8 weeks maybe," we've got same-day success stories. When your financial future can't wait, speed matters.

100% Transparent Pricing

No hidden fees, no surprise charges. Our No Win No Fee policy means you only pay when we succeed (admin fee of \$330 applies regardless).

Fully Licensed & Regulated

ASIC Australian Credit License 532003. You're dealing with legitimate professionals, not cowboys.

Over 1000 Success Stories

Real Australians, real results. Check our reviews - we're rated as Australia's top credit repair service by Product Review.

Types Of Defaults We Remove Daily

We've successfully removed defaults from every major Australian lender and service provider:

Major Banks

- Commonwealth Bank, Westpac, ANZ, NAB
- Regional banks like Bendigo, Bank of Queensland
- Credit unions and building societies

Finance Companies

- Car finance companies
- Personal loan providers
- Buy-now-pay-later services gone wrong

Utilities & Services

- Phone and internet providers (Telstra, Optus, Vodafone)
- Energy companies (Origin, AGL, Energy Australia)
- Subscription services and gyms

Collection Agencies

- Credit Corp, Collection House, Pioneer Credit
- Debt purchasers who've bought your old debt

The size doesn't matter - we've removed \$100 defaults and \$100,000 defaults with equal success.

What Makes A Default Removable?

Not every default can be removed - but you'd be surprised how many can be. We look for:

Procedural Errors

- Failure to send proper default notices
- Incorrect addresses or contact details
- Missing hardship assistance offers
- Breaches of responsible lending laws

Documentation Issues

- Missing signed agreements
- Incorrect account information
- Disputed charges or fees
- Identity theft or fraud

Timing Problems

- Premature default listings
- Statute-barred debts
- Defaults listed during hardship arrangements

Even if the debt was legitimate, procedural errors by the lender can make the default invalid and removable.

Success Stories: Real Defaults, Real Removals

Sarah - \$8,500 Credit Card Default

"I thought my dream of home ownership was over. Australian Credit Solutions removed my Westpac default in 3 weeks. I'm now pre-approved for a \$650,000 mortgage with a major bank at prime rates."

Mike - \$2,200 Car Loan Default

"That default was costing me fortune in high-interest finance. After removal, I refinanced my existing loans and saved \$400 per month. Best investment I ever made."

Lisa - Multiple Telco Defaults

"Three phone defaults from when I was going through divorce. Thought I was stuck forever. Australian Credit Solutions cleared all three in 6 weeks. Finally got approved for that business loan."

Your Default Removal Options

Express Service - For Urgent Finance Applications

- Same-day assessment
- Priority handling
- Direct CEO involvement for complex cases
- Timeline: 1-3 weeks typically

Standard Service - For General Credit Improvement

- Full assessment within 48 hours
- Comprehensive investigation
- Regular updates throughout process
- Timeline: 2-6 weeks typically

Multiple Default Package - For Serious Credit Issues

- Bulk assessment of entire credit file
 - Coordinated removal strategy
 - Maximum negotiation leverage
 - Timeline: Varies by complexity
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How To Get Started (It Takes 5 Minutes)

Option 1: Get Your Free Assessment Now

Fill out our quick form and we'll call you within 2 hours to discuss your specific default situation. No obligation, no pressure.

Option 2: Call Our Default Hotline

1300 368 302 - Speak directly to a default removal specialist. We're here 9am-5pm AEST, Monday to Friday.

Option 3: Already Have Your Credit Report?

Email it to us and we'll prioritize your assessment. Most responses within 1 business day.

What Happens Next?

1. **Free Assessment Call:** We review your defaults and give you honest feedback on removal chances
 2. **Strategy Discussion:** If we can help, we'll explain our approach and timeline
 3. **Agreement & Action:** You decide to proceed, we get to work immediately
 4. **Regular Updates:** Weekly progress reports so you're never left wondering
 5. **Success Celebration:** Default removed, your credit file is clean, your financial future is restored
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Frequently Asked Questions

How much does default removal cost?

Our fees vary by complexity, but we're transparent upfront. No Win No Fee policy applies (admin fee \$330 regardless of outcome). Most clients find the interest savings from better rates pay for our service within months.

Can you guarantee removal?

We only take cases where we're confident of success. Our three-year award streak speaks for itself - we don't win awards for failing clients.

How long do defaults stay on credit files?

Defaults remain for 5 years from the date listed - unless removed through our process. That's potentially 5 years of higher interest rates and limited finance options.

What if I've already paid the default?

Paying a default doesn't remove it - it just changes the status to "paid." The black mark remains for the full 5 years. We can often remove paid defaults just as easily as unpaid ones.

Do I need to live in a specific state?


No, we help Australians nationwide. Credit reporting is federally regulated, so location doesn't matter.

Don't Let That Default Control Your Financial Future

Every day you delay is another day of higher interest rates, loan rejections, and missed opportunities. That default isn't going anywhere on its own - but with Australian Credit Solutions, it doesn't have to stay forever.

1. **Free Assessment Call:** We review your defaults and give you brutally honest feedback on removal chances
2. **Our Decision:** If we believe we can win your case (based on our 98.4% success criteria), we'll explain our approach and timeline
3. **Your Decision:** You choose to proceed knowing we're backing your case with our reputation
4. **Regular Updates:** Weekly progress reports so you're never left wondering what's happening
5. **Success Celebration:** Default removed, your credit file is clean, your financial future is restored - another success that protects our reputation

Get Started Today

 **Call 0489 265 737** for immediate assistance

 **Email:** help@australiancreditsolutions.com.au

 **Online Form:** www.AustralianCreditSolutions.com.au

Australian Credit Solutions - Licensed Credit Repair Specialists (ACL 532003) | Award-Winning Service 2022, 2023, 2024