

# RHI Removal (Repayment History Information) - Metadata File

## Primary Meta Tags

html

```
<title>Repayment History Removal Australia | Fix RHI Fast | 98% Success Rate</title>
<meta name="description" content="Remove incorrect repayment history from credit report with Australia's specialists"
<meta name="keywords" content="repayment history removal australia, remove repayment history from credit report,
```

## Canonical URL

html

```
<link rel="canonical" href="https://www.australiancreditsolutions.com.au/rhi-removal">
```

## Open Graph / Facebook

html

```
<meta property="og:type" content="website">
<meta property="og:url" content="https://www.australiancreditsolutions.com.au/rhi-removal">
<meta property="og:title" content="Repayment History Removal Australia | Fix RHI Fast | 98% Success Rate">
<meta property="og:description" content="Remove incorrect repayment history information destroying your credit. Au
<meta property="og:image" content="https://www.australiancreditsolutions.com.au/images/rhi-removal-og-image.jpg"
<meta property="og:image:width" content="1200">
<meta property="og:image:height" content="630">
<meta property="og:site_name" content="Australian Credit Solutions">
<meta property="og:locale" content="en_AU">
```

## Twitter Cards

html

```
<meta name="twitter:card" content="summary_large_image">
<meta name="twitter:url" content="https://www.australiancreditsolutions.com.au/rhi-removal">
<meta name="twitter:title" content="Fix Repayment History Fast | Remove Incorrect RHI | Australia">
<meta name="twitter:description" content="Award-winning repayment history removal specialists. Fix incorrect RHI, in
<meta name="twitter:image" content="https://www.australiancreditsolutions.com.au/images/rhi-removal-twitter-card,
```

## Additional Meta

html

```
<meta name="author" content="Australian Credit Solutions">  
<meta name="robots" content="index, follow">  
<meta name="revisit-after" content="30 days">  
<meta name="geo.region" content="AU">  
<meta name="geo.placename" content="Australia">
```

## Heading Structure

### H1

Repayment History Removal Australia | Fix Your RHI Fast

### H2 Headings

How Bad Repayment History Is Absolutely Smashing Your Credit  
What Repayment History Information We Can Actually Remove  
Our Proven RHI Removal Process  
Success Stories: Real Aussies Who Fixed Their Repayment History  
Why Choose Us for Repayment History Removal  
Our RHI Removal Service Options  
What Happens After Your Repayment History Gets Fixed  
Understanding Your Rights: RHI Under Australian Law  
Common Questions About RHI Removal  
The Real Cost of Keeping Incorrect Repayment History  
Getting Started: Your Free RHI Assessment  
Don't Let Incorrect RHI Kill Your Credit

### H3 Headings

RHI Is the Number One Thing Lenders Look At  
Your Credit Score Gets Hammered  
Automated Systems Reject You Instantly  
Interest Rates Become Brutal  
It Creates a Nightmare Cycle  
The 24-Month Window Never Closes  
System Processing Disasters  
Data Entry and Processing Errors  
Hardship Arrangement Violations

Notice and Communication Failures  
Account Administration Stuff-Ups  
Cross-Bureau Inconsistencies  
Step 1: Complete Repayment History Analysis  
Step 2: Payment Documentation Review  
Step 3: Legal Assessment Under Privacy Act  
Step 4: Professional Dispute Process  
Step 5: Ongoing Monitoring and Protection  
Karen from Newcastle – Teacher Screwed by System Upgrade  
Brett from Cairns – Tradie Hit by COVID Hardship  
Sandra from Hobart – Mum Who Moved House  
Jim from Gold Coast – Small Business Owner  
We Actually Understand RHI Laws  
98% Success Rate When We Take Cases  
No Win, No Fee Confidence  
Three Years of Industry Recognition  
Licensed and Regulated (ASIC ACL 532003)  
Australia-Wide Service  
Direct Expert Communication  
We Specialise in Complex Cases  
Express RHI Cleanup – Urgent Finance Cases  
Comprehensive RHI Review – Thorough Analysis  
Full Repayment History Overhaul – Major Cleanup  
RHI Protection Service – Ongoing Monitoring  
Your Credit Score Recovers Fast  
Loan Approvals Start Coming Through  
Interest Rates Drop to Normal Levels  
Automated Systems Stop Rejecting You  
Business Finance Becomes Accessible  
Credit Cards Offer Decent Terms Again  
Peace of Mind Returns  
What Credit Providers Must Do  
Accuracy Requirements  
Proper Recording Standards  
Consumer Rights for RHI Disputes  
Why Professional Help Is Essential  
Home Loan Impact Is Massive  
Car Finance Becomes Expensive  
Credit Cards Become Basic and Costly  
Business Finance Gets Blocked  
Employment Opportunities Suffer  
Every Month Counts

## H4 Headings

Timeline: 2-4 weeks typically

Timeline: 4-8 weeks typically

Timeline: 6-10 weeks typically

Timeline: Immediate setup + 12 months monitoring

Step 1: Quick Phone Chat (15 minutes)

Step 2: Complete RHI Analysis

Step 3: Evidence Gathering and Strategy

Step 4: Professional Dispute Process

Step 5: Results Monitoring and Protection

Clean repayment history: Access to best rates

Recent late payment marks: Premium rates

Multiple incorrect entries: Often declined

Good payment history: Bank rates from 5.9%

Poor RHI: Dealer finance from 12.9%+

Clean RHI: Platinum rewards cards

Poor repayment history: Basic cards only

Option 1: Wait 24 months for entries to cycle off

Option 2: Let us dispute and remove incorrect entries

## Schema JSON-LD Implementation

### Organization Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Organization",
  "@id": "https://www.australiancreditsolutions.com.au/#organization",
  "name": "Australian Credit Solutions",
  "legalName": "Australian Credit Solutions Pty Ltd",
  "url": "https://www.australiancreditsolutions.com.au",
  "logo": "https://www.australiancreditsolutions.com.au/images/acs-logo.png",
  "image": "https://www.australiancreditsolutions.com.au/images/acs-office.jpg",
  "description": "Award-winning Australian repayment history removal specialists helping Australians fix incorrect RHI ar
  "telephone": "0489265737",
  "email": "help@australiancreditsolutions.com.au",
  "address": {
    "@type": "PostalAddress",
    "addressCountry": "AU",
    "addressRegion": "Australia"
  },
  "sameAs": [
    "https://www.productreview.com.au/listings/australian-credit-solutions"
  ],
  "hasCredential": {
    "@type": "EducationalOccupationalCredential",
    "credentialCategory": "ASIC Australian Credit License",
    "identifier": "532003",
    "recognizedBy": {
      "@type": "Organization",
      "name": "Australian Securities and Investments Commission",
      "alternateName": "ASIC"
    }
  },
  "aggregateRating": {
    "@type": "AggregateRating",
    "ratingValue": "4.9",
    "reviewCount": "855",
    "bestRating": "5",
    "worstRating": "1"
  },
  "award": [
    {
      "@type": "Award",
      "name": "Industry Excellence Award 2024",
      "description": "Recognized for outstanding repayment history removal services and client satisfaction",

```

```
"dateReceived": "2024-01-15"
},
{
  "@type": "Award",
  "name": "Industry Excellence Award 2023",
  "description": "Award for exceptional results in RHI corrections and disputes",
  "dateReceived": "2023-01-15"
},
{
  "@type": "Award",
  "name": "Industry Excellence Award 2022",
  "description": "Recognition for innovative repayment history dispute methodologies",
  "dateReceived": "2022-01-15"
}
]
}
</script>
```

## Service Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Service",
  "@id": "https://www.australiancreditsolutions.com.au/rhi-removal#service",
  "name": "Repayment History Information (RHI) Removal Services Australia",
  "description": "Professional RHI removal services to dispute and remove incorrect, unfair, and non-compliant repayment history information",
  "provider": {
    "@type": "Organization",
    "@id": "https://www.australiancreditsolutions.com.au/#organization",
    "name": "Australian Credit Solutions",
    "telephone": "0489265737",
    "email": "help@australiancreditsolutions.com.au"
  },
  "areaServed": {
    "@type": "Country",
    "name": "Australia"
  },
  "serviceType": "Repayment History Information Removal",
  "category": "Financial Services",
  "offers": [
    {
      "@type": "Offer",
      "name": "Express RHI Cleanup - Urgent Finance Cases",
      "description": "Priority processing for urgent finance applications. Timeline: 2-4 weeks typically.",
      "priceSpecification": {
        "@type": "PriceSpecification",
        "price": "1100",
        "priceCurrency": "AUD",
        "description": "Includes $330 administration fee"
      }
    },
    {
      "@type": "Offer",
      "name": "Comprehensive RHI Review - Thorough Analysis",
      "description": "Complete 24-month analysis with detailed evidence compilation. Timeline: 4-8 weeks typically.",
      "priceSpecification": {
        "@type": "PriceSpecification",
        "price": "880",
        "priceCurrency": "AUD",
        "description": "Includes $330 administration fee"
      }
    }
  ],
}
```

```
{
  "@type": "Offer",
  "name": "Full Repayment History Overhaul - Major Cleanup",
  "description": "Complete repayment history reconstruction for extensive issues. Timeline: 6-10 weeks typically.",
  "priceSpecification": {
    "@type": "PriceSpecification",
    "description": "Custom quote based on complexity"
  }
}
],
"additionalProperty": [
  {
    "@type": "PropertyValue",
    "name": "Success Rate",
    "value": "98% when we take cases"
  },
  {
    "@type": "PropertyValue",
    "name": "License Number",
    "value": "ASIC ACL 532003"
  },
  {
    "@type": "PropertyValue",
    "name": "Service Coverage",
    "value": "Australia-wide"
  },
  {
    "@type": "PropertyValue",
    "name": "Policy",
    "value": "No Win No Fee"
  },
  {
    "@type": "PropertyValue",
    "name": "Specialisation",
    "value": "Incorrect and unfair repayment history information removal"
  },
  {
    "@type": "PropertyValue",
    "name": "Reporting Period",
    "value": "24-month rolling window"
  }
]
```



```
}  
</script>
```

**FAQ Schema**

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "FAQPage",
  "mainEntity": [
    {
      "@type": "Question",
      "name": "Can you remove all bad repayment history?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "No, we can only dispute and remove incorrect, unfair, or non-compliant entries. If you genuinely paid late a
      }
    },
    {
      "@type": "Question",
      "name": "How do I know if my repayment history is incorrect?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Compare your bank statements with your credit report. If payments show as late but your statements prov
      }
    },
    {
      "@type": "Question",
      "name": "Will removing incorrect RHI improve my credit score immediately?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Score improvements typically show within 30-60 days. How much depends on how many incorrect entries
      }
    },
    {
      "@type": "Question",
      "name": "What's the difference between RHI and payment defaults?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "RHI shows your monthly payment pattern for 24 months. Defaults are separate listings for debts over $150
      }
    },
    {
      "@type": "Question",
      "name": "Can I dispute repayment history myself?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "You can try, but RHI disputes are technically complex. Credit providers receive thousands of dispute letters
      }
    }
  ]
}
```

```
    }
  },
  {
    "@type": "Question",
    "name": "How long does repayment history stay on my file?",
    "acceptedAnswer": {
      "@type": "Answer",
      "text": "RHI shows a rolling 24-month window. As new months get added, old months drop off. But incorrect entries can stay on your report for up to 7 years."
    }
  },
  {
    "@type": "Question",
    "name": "What if different bureaus show different repayment history?",
    "acceptedAnswer": {
      "@type": "Answer",
      "text": "That's common and often indicates errors. We challenge inconsistencies across Equifax, Experian, and Illion."
    }
  },
  {
    "@type": "Question",
    "name": "What types of repayment history errors can be removed?",
    "acceptedAnswer": {
      "@type": "Answer",
      "text": "We can remove repayment history mistakes including system processing errors, data entry failures, hardship suspensions, and more."
    }
  }
]
}
```

</script>

## WebPage Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "WebPage",
  "@id": "https://www.australiancreditsolutions.com.au/rhi-removal",
  "url": "https://www.australiancreditsolutions.com.au/rhi-removal",
  "name": "Repayment History Removal Australia | Fix RHI Fast | 98% Success Rate",
  "description": "Remove incorrect repayment history from credit report with Australia's specialists. Fix unfair RHI marks",
  "datePublished": "2024-03-15",
  "dateModified": "2024-12-15",
  "inLanguage": "en-AU",
  "isPartOf": {
    "@type": "WebSite",
    "@id": "https://www.australiancreditsolutions.com.au/#website",
    "name": "Australian Credit Solutions",
    "url": "https://www.australiancreditsolutions.com.au"
  },
  "about": {
    "@type": "Thing",
    "name": "Repayment History Information Removal Services",
    "description": "Professional service to dispute and remove incorrect repayment history information from Australian c
  },
  "mainEntity": {
    "@type": "Service",
    "name": "Repayment History Information (RHI) Removal Services Australia",
    "@id": "https://www.australiancreditsolutions.com.au/rhi-removal#service"
  },
  "breadcrumb": {
    "@type": "BreadcrumbList",
    "@id": "https://www.australiancreditsolutions.com.au/rhi-removal#breadcrumb"
  }
}
</script>
```

Breadcrumb Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "BreadcrumbList",
  "@id": "https://www.australiancreditsolutions.com.au/rhi-removal#breadcrumb",
  "itemListElement": [
    {
      "@type": "ListItem",
      "position": 1,
      "name": "Home",
      "item": "https://www.australiancreditsolutions.com.au"
    },
    {
      "@type": "ListItem",
      "position": 2,
      "name": "Credit Repair Services",
      "item": "https://www.australiancreditsolutions.com.au/credit-repair-australia"
    },
    {
      "@type": "ListItem",
      "position": 3,
      "name": "RHI Removal",
      "item": "https://www.australiancreditsolutions.com.au/rhi-removal"
    }
  ]
}
</script>
```

## Rich Snippet Implementation

### Review Snippets

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Review",
  "itemReviewed": {
    "@type": "Organization",
    "name": "Australian Credit Solutions"
  },
  "reviewRating": {
    "@type": "Rating",
    "ratingValue": "5",
    "bestRating": "5"
  },
  "author": {
    "@type": "Person",
    "name": "Karen T"
  },
  "datePublished": "2024-03-16",
  "reviewBody": "Bank system upgrade corrupted my 18 months of perfect payments. ACS got the entire incorrect repay
}
</script>
```

## How-To Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "HowTo",
  "name": "How to Get Incorrect Repayment History Removed",
  "description": "Step-by-step process to remove incorrect repayment history information with Australian Credit Solutions",
  "totalTime": "PT15M",
  "supply": [
    {
      "@type": "HowToSupply",
      "name": "Credit reports from all three bureaus"
    },
    {
      "@type": "HowToSupply",
      "name": "Bank statements showing payment dates"
    },
    {
      "@type": "HowToSupply",
      "name": "Payment documentation and records"
    }
  ],
  "step": [
    {
      "@type": "HowToStep",
      "position": 1,
      "name": "Quick Phone Chat",
      "text": "Call 0489 265 737 for no-obligation discussion about your repayment history and potential errors.",
      "url": "https://www.australiancreditsolutions.com.au/rhi-removal#consultation"
    },
    {
      "@type": "HowToStep",
      "position": 2,
      "name": "Complete RHI Analysis",
      "text": "We obtain reports from all bureaus and conduct detailed month-by-month analysis of 24-month repayment history.",
      "url": "https://www.australiancreditsolutions.com.au/rhi-removal#analysis"
    },
    {
      "@type": "HowToStep",
      "position": 3,
      "name": "Evidence Gathering and Strategy",
      "text": "Gather payment evidence and determine which RHI entries can be successfully challenged under Australian Credit Solutions",
      "url": "https://www.australiancreditsolutions.com.au/rhi-removal#strategy"
    }
  ]
}
```

```
{
  "@type": "HowToStep",
  "position": 4,
  "name": "Professional Dispute Process",
  "text": "Handle complex legal paperwork and follow-up while keeping you informed of progress throughout.",
  "url": "https://www.australiancreditsolutions.com.au/rhi-removal#dispute"
},
{
  "@type": "HowToStep",
  "position": 5,
  "name": "Results Monitoring and Protection",
  "text": "Monitor file until incorrect entries are removed and provide guidance on maintaining accurate RHI.",
  "url": "https://www.australiancreditsolutions.com.au/rhi-removal#results"
}
]
}
```

</script>

## Image Requirements

### Hero Image

- **File:** rhi-removal-hero.webp
- **Sizes:** 1920x1080px (desktop), 768x432px (tablet), 375x211px (mobile)
- **Alt text:** "Australian celebrating successful removal of incorrect repayment history and credit improvement"

### Open Graph Image

- **File:** rhi-removal-og-image.jpg
- **Size:** 1200x630px
- **Alt text:** "Repayment History Removal Australia - Fix RHI Fast - 98% Success Rate"

### Twitter Card Image

- **File:** rhi-removal-twitter-card.jpg
- **Size:** 1200x630px
- **Alt text:** "Remove Incorrect Repayment History - Australia's RHI Specialists"

### Supporting Images

- **RHI Timeline Chart:** rhi-24-month-timeline.webp (800x400px)



- **Credit Report RHI Section:** credit-report-rhi-example.webp (600x400px)
- **Before/After RHI Comparison:** rhi-before-after-comparison.webp (700x400px)
- **Bank Statement vs RHI:** payment-proof-vs-rhi.webp (500x300px)

## Trust Badge Images

- **ASIC License Badge:** asic-acl-532003-badge.png (150x75px)
- **Industry Awards:** industry-excellence-award-2024.png (120x120px)
- **Star Rating:** 4-9-star-rating-855-reviews.png (200x40px)

## Internal Link Structure

### Primary Service Links

html

```
<a href="/credit-repair-australia">Credit Repair Australia</a>
<a href="/default-removal">Default Removal Services</a>
<a href="/late-payment-removal">Late Payment Removal</a>
<a href="/credit-enquiry-removal">Credit Enquiry Removal</a>
<a href="/court-judgment-removal">Court Judgment Removal</a>
<a href="/credit-file-cleanup">Credit File Clean-Up</a>
```

### RHI-Specific Links

html

```
<a href="/repayment-history-clean-up-australia">Repayment History Clean Up Australia</a>
<a href="/repayment-history-late-payment-dispute">Repayment History Late Payment Dispute</a>
<a href="/repayment-history-mistakes-equifax-experian-illion">Fix Repayment History Mistakes</a>
<a href="/incorrect-payment-history-entries">Incorrect Payment History Entries</a>
```

### Location-Based Links

html

```
<a href="/credit-repair-sydney">RHI Removal Sydney</a>
<a href="/credit-repair-melbourne">RHI Removal Melbourne</a>
<a href="/credit-repair-brisbane">RHI Removal Brisbane</a>
<a href="/credit-repair-perth">RHI Removal Perth</a>
<a href="/credit-repair-adelaide">RHI Removal Adelaide</a>
```

## Educational Links

html

```
<a href="/how-to-fix-repayment-history-on-credit-file">How to Fix Repayment History on Credit File</a>
<a href="/improve-credit-score-repayment-history">Improve Credit Score Repayment History</a>
<a href="/dispute-repayment-marks-on-credit-report">Dispute Repayment Marks on Credit Report</a>
```

## Performance & Technical Requirements

### Critical Performance Metrics

- **Page Load Speed:** < 2.5 seconds
- **Largest Contentful Paint:** < 2.5 seconds
- **First Input Delay:** < 100ms
- **Cumulative Layout Shift:** < 0.1

### Analytics & Tracking Setup

- **Google Analytics 4:** Track RHI removal conversions and user behavior
- **Phone Click Tracking:** Track tel: link clicks as high-intent leads
- **Form Submission Tracking:** Track RHI assessment form completions
- **CTA Click Tracking:** Track all "Fix RHI" button clicks
- **Keyword Tracking:** Monitor rankings for repayment history terms

### URL Structure

- **Primary URL:** `/rhi-removal`
- **Alternative URL:** `/repayment-history-removal` (301 redirect to primary)
- **Canonical URL:** `https://www.australiancreditsolutions.com.au/rhi-removal`

## Call-to-Action Elements

### Primary CTAs

html

```
<a href="/free-rhi-assessment" class="btn-primary">Remove My Repayment History Now</a>
<a href="tel:+61489265737" class="btn-phone">Call 0489 265 737</a>
```

### Secondary CTAs

html

```
<a href="/rhi-removal-process" class="btn-secondary">Learn RHI Process</a>  
<a href="/repayment-history-success-stories" class="btn-secondary">Read Success Stories</a>  
<a href="/free-consultation" class="btn-secondary">Free Consultation</a>
```

## Sticky CTA (Mobile)

html

```
<div class="sticky-cta-mobile">  
  <a href="tel:+61489265737" class="btn-call-now">Call Now</a>  
  <a href="/free-rhi-assessment" class="btn-assess-now">Free RHI Check</a>  
</div>
```