

# RHI Removal (Repayment History Information) - Content File

## Hero Section Content

**Main Headline:** Repayment History Removal Australia | Fix Your RHI Fast

**Sub-headline:** Got incorrect repayment history information destroying your credit? We remove unfair RHI marks from your credit file. 98% success rate when we take your case. Licensed specialists, No Win No Fee policy.

**Hero Description:** Repayment History Information (RHI) shows 24 months of payment patterns that can make or break your credit score. When it's wrong or unfair, we know exactly how to get it removed under the Privacy Act 1988.

**Primary CTA:** Remove My Repayment History Now **Secondary CTA:** Call 0489 265 737

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## Opening Section

Look, let's be straight about this – **Repayment History Information (RHI) on your credit file can be an absolute killer.**

Most Aussies don't even know what RHI is until it's too late. It's basically a detailed month-by-month record of your payment behaviour going back 24 months. Every late payment, every missed payment, every "current" status – it's all there for lenders to see.

But here's what really gets us fired up: **heaps of repayment history information is just plain wrong.**

We're talking about payments marked late when you paid on time, system glitches that created false marks, payments during hardship arrangements that got recorded incorrectly, or repayment history mistakes across Equifax, Experian, and Illion that nobody bothered to fix.

The good news? Under Australian law, we can dispute and remove incorrect or unfair repayment history entries. We help Australians clean up their repayment history under the Privacy Act 1988 and Credit Reporting Code.

**Important note:** Accurate late payments cannot be removed, but errors and misreporting can often be corrected – and that's where we come in.

Australian Credit Solutions specialises in repayment history removal across Australia. Three years of industry awards, 98% success rate when we take cases, and we only work on cases where we genuinely think we can win.

If your repayment history is stuffed but accurate, we'll tell you straight. If it's stuffed and incorrect, we'll fix it.

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## How Bad Repayment History Is Absolutely Smashing Your Credit

Let's talk about what incorrect repayment history entries are actually costing you:

**RHI Is the Number One Thing Lenders Look At** Forget your credit score for a minute – lenders look directly at your repayment history information. Even one or two late payment marks in the last 12 months can trigger automatic rejections.

**Your Credit Score Gets Hammered** Poor repayment history can drop your credit score by 100-200 points. We've seen people go from "excellent" to "poor" credit just from incorrect RHI entries.

**Automated Systems Reject You Instantly** Most lenders use computer systems that scan your repayment history before a human even looks at your application. Recent late payment history = instant rejection, regardless of your income or assets.

**Interest Rates Become Brutal** Even if you do get approved somewhere, bad repayment history means premium interest rates. We're talking 3-5% higher than standard rates – that's massive money over the life of a loan.

**It Creates a Nightmare Cycle** Bad repayment history → loan rejections → desperate applications → more credit enquiries → even worse credit profile → more rejections. It's like quicksand.

**The 24-Month Window Never Closes** New payment data gets added monthly, so if you've got incorrect entries, they keep affecting your credit for the full 24 months unless we get them removed.

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## What Repayment History Information We Can Actually Remove

**Important Legal Note:** We can only dispute and remove incorrect, unfair, or non-compliant repayment history entries. Accurate late payments that were properly applied cannot be removed – but you'd be surprised how many RHI entries shouldn't actually be there.

**System Processing Disasters** When you paid on time but their systems recorded it wrong:

- Payments made before due dates but processed after
- Direct debit failures due to bank system outages
- BPAY payments made on time but batch-processed late
- Online payment system crashes during payment processing

**Data Entry and Processing Errors** Human and system errors that create false repayment marks:

- Payments applied to wrong account numbers
- Manual processing errors by credit provider staff
- System upgrades that corrupted payment history data
- Incorrect payment amounts recorded in the system

**Hardship Arrangement Violations** RHI marks applied incorrectly during agreed financial hardship:

- Payment arrangements not reflected in repayment history
- Reduced payments marked as late during hardship periods
- COVID-19 payment deferrals incorrectly recorded
- Temporary hardship arrangements not honoured in reporting

**Notice and Communication Failures** Repayment history entries applied without proper procedures:

- No adequate notice before marking payments late
- Grace periods not honoured in repayment history
- Disputed payments marked late before resolution
- Communication sent to outdated contact details

**Account Administration Stuff-Ups** Administrative errors affecting repayment history accuracy:

- Account closure dates recorded incorrectly
- Final payment processing errors
- Refunds and credits not reflected in payment history
- Account number changes causing payment misallocation

**Cross-Bureau Inconsistencies** Different repayment history showing across credit bureaus:

- Equifax showing different data to Experian and Illion
- Some bureaus missing positive payment history
- Incorrect dates across different reporting bodies
- Duplicate or conflicting repayment information

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## **Our Proven RHI Removal Process**

**Step 1: Complete Repayment History Analysis** We pull your credit reports from all three major bureaus

– Equifax, Experian, and Illion. RHI can vary between bureaus, so we need to see the full picture.

Our detailed analysis identifies:

- Every repayment history entry across all 24 months
- Inconsistencies between what you paid and what's recorded
- Patterns suggesting system errors or processing failures
- Missing positive payment data that should be there
- Cross-bureau discrepancies in repayment history

**Step 2: Payment Documentation Review** We help you gather evidence to support challenges:

- Bank statements showing actual payment dates and amounts
- Direct debit and automatic payment records
- Correspondence with credit providers about payments
- Hardship arrangement documentation
- System outage reports and technical failure evidence

**Step 3: Legal Assessment Under Privacy Act** We assess each incorrect entry against Australian credit reporting laws:

- Privacy Act 1988 accuracy requirements
- Credit Reporting Code compliance standards
- Australian Financial Complaints Authority guidelines
- Credit provider obligations for accurate reporting
- Consumer rights for repayment history disputes

**Step 4: Professional Dispute Process** Generic letters don't work for RHI disputes. Our approach:

- Detailed challenge letters citing specific legal breaches
- Comprehensive evidence packages supporting each dispute
- Direct engagement with credit providers when required
- Escalation to credit reporting bodies for non-compliance
- Systematic follow-up ensuring proper investigation

**Step 5: Ongoing Monitoring and Protection** RHI gets updated monthly, so we monitor your file to ensure:

- Successfully challenged entries don't reappear

- New accurate data gets recorded properly
  - Your credit score improves as incorrect entries are removed
  - You understand how to protect your repayment history going forward
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## Success Stories: Real Aussies Who Fixed Their Repayment History

**Karen from Newcastle – Teacher Screwed by System Upgrade** "My bank did a massive system upgrade and somehow my 18 months of perfect direct debit payments got recorded as late in their new system. Every single month showed late payment history even though I never missed a payment. Couldn't get a car loan, couldn't refinance my mortgage. Spent 6 months arguing with the bank – they kept saying 'computer says no.' ACS came in with legal letters and got the whole 18 months of incorrect repayment history removed in 5 weeks. Credit score jumped 156 points. Got my mortgage refinance approved and saved \$400 per month."

**Brett from Cairns – Tradie Hit by COVID Hardship** "During COVID lockdowns, my equipment finance company agreed to reduced payments for 6 months while work was slow. Signed all the paperwork, everything was official. But their system kept marking my payments as late because I wasn't paying the full amount. Ruined my repayment history even though I was following their own hardship arrangement. ACS used the hardship paperwork to prove every single late mark was wrong. Got 6 months of incorrect RHI removed. Finally got the business loan I needed to expand when work picked up."

**Sandra from Hobart – Mum Who Moved House** "Updated my address with my credit card company when we moved house, but their payments kept going to the old address somehow. Three months of 'missed payments' because their system was posting statements to the wrong address and I had no idea payments weren't going through. By the time I found out, I had 3 months of terrible repayment history. ACS proved the address change was their stuff-up, not mine. Got all 3 months corrected and my credit score back to where it should be."

**Jim from Gold Coast – Small Business Owner** "Had a personal loan that I always paid early – usually 3-4 days before the due date. Bank upgraded their payment system and suddenly all my early payments were showing as late in the new system. Made no sense but they wouldn't fix it. 12 months of perfect payments showing as late payment history. ACS got bank statements proving every payment was early, challenged the lot, got the entire 12 months corrected. Saved my business credit applications."

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## Why Choose Us for Repayment History Removal

**We Actually Understand RHI Laws** Repayment history disputes are complex – more complex than most credit repair companies realise. We know exactly which arguments work and which ones get ignored by

credit providers.

**98% Success Rate When We Take Cases** We're picky about which RHI cases we accept. If we don't think we can prove the entries are incorrect, we'll tell you upfront. But if we say yes, you're almost guaranteed results.

**No Win, No Fee Confidence** You pay our \$330 admin fee up front, but if we don't successfully remove your targeted repayment history entries, you don't pay success fees. We're that confident in our process.

**Three Years of Industry Recognition** 2022, 2023, and 2024 Industry Excellence Awards for delivering real results. We're not the biggest spenders on marketing – we're the best at getting outcomes.

**Licensed and Regulated (ASIC ACL 532003)** We operate under proper Australian Securities and Investments Commission licensing. That means we're accountable, insured, and regulated – unlike many operators in this space.

**Australia-Wide Service** Credit reporting is federal law, so whether you're in Broome or Ballarat, we can help you with identical service levels.

**Direct Expert Communication** When you call, you'll talk to the actual credit specialist handling your case. No offshore call centres, no script readers, no "let me find someone who knows about RHI."

**We Specialise in Complex Cases** RHI disputes often involve technical system issues and detailed payment analysis. We've got the expertise to handle complex cases that other companies can't manage.

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## Our RHI Removal Service Options

**Express RHI Cleanup – Urgent Finance Cases** Timeline: 2-4 weeks typically Perfect for: Home loan pre-approvals, urgent business finance Includes: Priority processing, daily progress updates, expedited evidence gathering Investment: \$1,100 (includes \$330 admin fee)

**Comprehensive RHI Review – Thorough Analysis** Timeline: 4-8 weeks typically Perfect for: Multiple incorrect entries, complex payment history issues Includes: Complete 24-month analysis, detailed evidence compilation, weekly reporting Investment: \$880 (includes \$330 admin fee)

**Full Repayment History Overhaul – Major Cleanup** Timeline: 6-10 weeks typically Perfect for: Extensive incorrect entries, multiple credit products affected Includes: Complete repayment history reconstruction, cross-bureau coordination Investment: Custom quote based on complexity

**RHI Protection Service – Ongoing Monitoring** Timeline: Immediate setup + 12 months monitoring Perfect for: Business owners, property investors, frequent credit users Includes: Monthly RHI monitoring, immediate dispute assistance, early warning alerts Investment: Custom quote based on credit portfolio

Remember: All services include our No Win No Fee guarantee – if we don't remove the targeted incorrect repayment history entries, you don't pay success fees.

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## What Happens After Your Repayment History Gets Fixed

**Your Credit Score Recovers Fast** Credit scores typically improve within 30-60 days of incorrect RHI removal. We've seen score increases of 100-200 points when extensive incorrect entries are removed.

**Loan Approvals Start Coming Through** Home loan applications that were getting automatic rejections often get approved once repayment history is corrected. Car finance becomes available at standard rates.

**Interest Rates Drop to Normal Levels** Clean repayment history qualifies you for standard market rates instead of the penalty pricing applied to people with poor payment history.

**Automated Systems Stop Rejecting You** Lender computer systems that were automatically declining your applications start approving them once your RHI shows proper payment patterns.

**Business Finance Becomes Accessible** Personal repayment history affects business lending decisions. Clean personal RHI improves access to business loans, equipment finance, and commercial facilities.

**Credit Cards Offer Decent Terms Again** Premium credit products with rewards programs become available. Higher limits get approved. Balance transfer offers at reasonable rates become accessible.

**Peace of Mind Returns** No more explaining payment issues to lenders. No more worrying about automatic rejections. You can apply for credit with confidence.

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## Understanding Your Rights: RHI Under Australian Law

### What Credit Providers Must Do

Under the Privacy Act 1988 and Credit Reporting Code, credit providers have strict obligations for repayment history reporting:

**Accuracy Requirements** All repayment history information must be:

- Factually correct and up-to-date
- Based on actual payment behaviour, not system errors
- Consistently reported across all bureaus
- Corrected when errors are identified

**Proper Recording Standards** Payment history must reflect:

- Actual payment dates, not processing dates
- Agreed payment arrangements and hardship provisions
- Grace periods that are part of the credit contract
- Final payments and account closures accurately

**Consumer Rights for RHI Disputes** You have the right to:

- Challenge any incorrect repayment history entries
- Receive proper investigation of your disputes
- Have errors corrected across all reporting bureaus
- Receive compensation if errors caused financial loss

**Why Professional Help Is Essential** Credit providers have teams of lawyers and compliance specialists. You need professional representation to ensure your rights are properly exercised and your disputes are taken seriously.

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## Common Questions About RHI Removal

**Can you remove all bad repayment history?** No, we can only dispute and remove incorrect, unfair, or non-compliant entries. If you genuinely paid late and it was recorded correctly with proper notice, it'll stay on your file. But heaps of RHI entries are wrong – those are the ones we can fix.

**How do I know if my repayment history is incorrect?** Compare your bank statements with your credit report. If payments show as late but your statements prove you paid on time, that's incorrect RHI we can challenge.

**Will removing incorrect RHI improve my credit score immediately?** Score improvements typically show within 30-60 days. How much depends on how many incorrect entries we remove and what else is on your file.

**What's the difference between RHI and payment defaults?** RHI shows your monthly payment pattern for 24 months. Defaults are separate listings for debts over \$150 that are 60+ days overdue. They're different things that affect your credit differently.

**Can I dispute repayment history myself?** You can try, but RHI disputes are technically complex. Credit providers get thousands of dispute letters monthly, and most DIY attempts get rejected for procedural reasons.



**How long does repayment history stay on my file?** RHI shows a rolling 24-month window. As new months get added, old months drop off. But incorrect entries need to be actively disputed – they won't just fix themselves.

**Will disputing RHI hurt my credit score?** No. Legitimate disputes of incorrect information cannot negatively impact your credit score. Successful removal will improve your score.

**What if different bureaus show different repayment history?** That's actually common and often indicates errors. We challenge inconsistencies across Equifax, Experian, and Illion to ensure your RHI is accurate and consistent.

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## The Real Cost of Keeping Incorrect Repayment History

**Home Loan Impact Is Massive** Let's talk real numbers on what incorrect RHI is costing you:

- **Clean repayment history:** Access to best rates (around 6.2% variable)
- **Recent late payment marks:** Premium rates (7.5%+ variable)
- **Multiple incorrect entries:** Often declined completely

*On a \$500,000 home loan, that rate difference costs \$162,500 over 30 years. That's not small change.*

### Car Finance Becomes Expensive

- **Good payment history:** Bank rates from 5.9%
- **Poor RHI:** Dealer finance from 12.9%+

*\$40,000 car loan over 5 years? That difference is \$6,800 extra in interest.*

### Credit Cards Become Basic and Costly

- **Clean RHI:** Platinum rewards cards, \$25,000+ limits, 55-day interest-free
- **Poor repayment history:** Basic cards only, \$2,000-5,000 limits, higher fees

**Business Finance Gets Blocked** Personal repayment history affects business lending. Poor RHI can kill:

- Equipment finance applications
- Business loan approvals
- Commercial mortgage opportunities
- Trade credit from suppliers

**Employment Opportunities Suffer** Some employers check repayment history for financial roles. Poor RHI can cost you opportunities in banking, finance, accounting, and management.

**Every Month Counts** The longer incorrect RHI stays on your file, the more opportunities you miss and the more money you lose to higher interest rates.

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## Getting Started: Your Free RHI Assessment

**Step 1: Quick Phone Chat (15 minutes)** Call 0489 265 737 for a no-obligation discussion about your repayment history. We'll explain what RHI is and whether yours looks like it has problems.

**Step 2: Complete RHI Analysis** If we proceed, we'll obtain your reports from all three bureaus and conduct a detailed month-by-month analysis of your entire 24-month repayment history.

**Step 3: Evidence Gathering and Strategy** We'll help you gather payment evidence and work out which RHI entries can be successfully challenged under Australian law.

**Step 4: Professional Dispute Process** We handle all the complex legal paperwork and follow-up while keeping you informed of progress throughout the process.

**Step 5: Results Monitoring and Protection** Once incorrect entries are removed, we'll monitor your file and provide guidance on maintaining accurate RHI going forward.

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## Don't Let Incorrect RHI Kill Your Credit

Look, every month you leave wrong repayment history information on your file is another month of:

- Automatic loan rejections from computer systems
- Premium interest rates on any credit you do get approved for
- Missing out on business finance opportunities
- Struggling to get decent credit cards or limits
- Potentially losing employment opportunities

You've got two clear options here:

**Option 1:** Wait 24 months for incorrect entries to naturally cycle off while paying the financial penalty every single day

**Option 2:** Let us dispute and remove the incorrect entries professionally in weeks

Which option makes more financial sense?

**Ring us on 0489 265 737** right now for a free chat about your repayment history and what we can do to fix it.

**Or complete our quick RHI assessment** – takes 90 seconds and we'll contact you within 24 hours with your options.

We're Australian Credit Solutions: three consecutive years of industry awards, licensed under ASIC ACL 532003, helping Aussies fix their credit since 2019.

**Your repayment history is fixable when it's wrong. Let's get it sorted today.**