

Get Your Credit File Australia | Natloans

Canonical: <https://www.natloans.com.au/calculators-tools-loan-calculator/get-my-credit-file/>

Details:

Car Loans Personal Car Loans > Business Car Loans > Chattel Mortgage > Electric Vehicle Loans > Low Doc Car Loans > Finance Lease > Bad Credit Car Loans > Car Loan Refinancing > Sale & Leaseback Finance > Novated Car Lease >

Home Loans Buy a new home > Refinance my home loan > Buy an investment property > First home buyers > Low Doc home loans > Construction loans > Apply for a home loan now >

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1300 955 791 Free Consultation [Click here](#)

Get My Credit File

Your credit file plays a big role in determining what finance products you can access and the interest rates you'll be offered. Understanding your credit score is the first step to improving your financial position and ensuring you get the best possible deal.

My Credit File

Get Your Credit File \$19.95

My Credit File

\$19.95

Interesting in having your own copy of your credit file? You can buy your credit file right now.

3-in-1 Services

Get the \$29.95 package \$29.95

My Credit File

Car Valuation

Car Facts

Get it all at a discount of over 35%, or over \$15 off, from the price of buying all of our additional services separately. [Your details x](#)

Frequently Asked Questions

Can I purchase my Credit File through Natloans?

Yes, you can purchase your Credit File through our site, and then you can review:

Your Credit Rating Credit Enquiries Repayment History Defaults Bankruptcy and debt agreements
Financial Hardship information

You can also access your Credit File through Equifax here directly for free – see
www.equifax.com.au/personal/products/equifax-free-credit-report

What is a soft versus a hard credit enquiry?

A Soft Credit Enquiry is triggered by an authorised third party such as Natloans who want to obtain your information to assess what loan options are accurately available to you. A soft credit enquiry will not effect your Credit Score.

A Hard Credit Enquiry is triggered by a credit provider after you apply for credit so they can review your report for details such as repayment history, the number of loans you are currently holding and also your credit score. A hard enquiry will effect your credit score.

How long do Hard Credit Checks stay on your Credit File?

Hard Credit Checks stay on your Credit File for 5 years. This is why it is important to use an authorised third party such as Natloans who will not make multiple enquiries on your Credit File and reduce your Credit Score.

<https://www.natloans.com.au>

Want a tailored finance solution?

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Business Car Loans

Chattel Mortgage

Electric Vehicle Loans

Low Doc Car Loans

Finance Lease

Bad Credit Car Loans

Car Loan Refinancing

Sale & Leaseback Finance

Novated Car Lease

Personal Loans

Low Rate Personal Loans

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Caravan Loans

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Equipment Finance

Business Overdraft

Commercial Property Finance

Private Lending

SMSF Commercial Loans

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