

Through education, innovation and trusted relationships, we will engage with our stakeholders to develop and deliver a better credit reporting system in Australia.

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INDUSTRY AND CONSUMERS MAKING BETTER CREDIT DECISIONS

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**CR Code Variation**  
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Privacy (Credit Reporting) Code (CR Code) variation  
ARCA is conducting a consultation on the

Visit [CreditSmart.org.au](http://CreditSmart.org.au) - an award winning information website developed to help consumers understand how credit reporting operates in Australia.

CreditSmart's purpose is to empower you to understand what shapes your credit footprint and how it affects your ability to access

The Australian Retail Credit Association (ARCA) exists to promote best practice in credit risk assessment and responsible lending, as well as promoting better standards in consumer credit reporting.

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The Principles of Reciprocity and Data Exchange (PRDE) is a set of industry-developed data exchange rules to support the move of Australia's credit reporting towards a comprehensive system. The PRDE facilitates sharing of credit reporting information among signatories by setting up a reciprocal data exchange.