

Template Letter for Removing Old Judgments

DISCLAIMER:

This template is provided for general informational purposes only and does not constitute legal advice. Credit bureau requirements and judgment removal procedures may vary. Always ensure your documentation is accurate and complete before submission. Bilnor Staffing Solutions accepts no liability for decisions made based on this guide.

Important: This template is intended for cases where a judgment has been **paid, rescinded, or is outdated** and should no longer appear on your credit profile. Always attach supporting documents.

Documents to Attach (Where Applicable)

- Proof of payment or settlement letter
- Court rescission order (if applicable)
- Copy of ID
- Latest credit report highlighting the judgment

How to Use This Template

1. Replace all bracketed sections with your correct personal and judgment details.
2. Attach supporting documents such as proof of payment, settlement letters, or a court rescission order.
3. Send the completed letter to the **credit bureau's disputes department**, not the creditor.
4. Keep copies of everything you submit for your records.
5. Follow up if you do not receive a response within the required timeframe.

[Your Full Name]

ID Number: [Your SA ID Number]

Date of Birth: [DD/MM/YYYY]

Contact Number: [Your Phone Number]

Email Address: [Your Email Address]

Date: [DD/MM/YYYY]

To:

The Disputes Department

[Name of Credit Bureau]

Subject: Request for Removal of Old / Settled Judgment from Credit Profile

I am writing to formally request the **removal of an old judgment** currently listed on my credit report.

The details of the judgment are as follows:

- **Creditor Name:** [Creditor Name]
- **Case / Reference Number:** [If available]
- **Judgment Date:** [Date]
- **Amount:** [Amount]

This judgment has been **[paid in full / rescinded / settled]**, and supporting documentation is attached to this request.

In terms of the **National Credit Act** and applicable credit reporting regulations, judgments that have been settled or rescinded should not continue to negatively affect a consumer's credit profile.

I kindly request that this matter be investigated and that the judgment be **removed or updated accordingly** on my credit record. Please confirm once the investigation has been completed and my credit profile updated.

Should you require any additional information or documentation, please contact me using the details provided above.

Thank you for your assistance.

Yours sincerely,

[Your Full Name]

Signature (if submitting in print)