

# Customer Credit File Checklist

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Use this checklist to create and maintain complete customer credit files. Proper documentation helps reduce risk, improve collections, and protect your business's cash flow.

- Credit Application Form – Signed and completed by the customer.
- Business Information – Legal name, addresses, tax ID, entity type.
- Bank References – To verify financial stability.
- Trade References – Insight into past payment behavior.
- Credit Bureau Report (if applicable).
- Payment Terms Agreement – Signed and dated.
- Guarantees or Collateral Documents – For high-risk accounts.
- Invoices and Statements – Copies of all billing records.
- Payment History – Notes on timely, late, or missed payments.
- Communications Log – Emails, letters, and calls regarding payments.

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