

YOUR
EQUIFAX
CREDIT REPORT

Data Protection Act 1998

Your Equifax Credit Report – Data Protection Act 1998

Credit reference agencies

Credit reference agencies hold public information, such as electoral roll and court information, along with data provided by lenders.

The credit reference agencies don't hold blacklists and don't tell the lender if they should offer you credit or not – that's for the lender to decide.

Credit granting

When you apply for credit, you will be asked permission by the lender to search your credit file. This is usually on the application form you fill in.

- No one has a right to credit
- Lenders want to ensure that you will be able to repay them
- Lenders make their decision using the information on your application form, information held by credit reference agencies and their own policies about the people to whom they want to lend
- Lenders may use credit scoring where they award points to each piece of information such as your age, job and if you own your own home. The total of these points is called a score. The lender will have a "pass-mark" and if you reach this you're likely to be offered credit

Refused credit?

- The lender should tell you the main reason they've turned you down
- If the lender uses scoring, you can ask them to review their decision
- Even if they review their decision, they may still turn you down
- If you've been refused credit, always get a copy of your credit report and check your data
- Ask your partner/spouse and anyone else with whom you have a joint financial agreement to do the same
- Different lenders have different policies for giving credit, so if you have been turned down by one lender another may still lend to you

How can you obtain your Credit Report?

- To get your report instantly, visit www.equifax.co.uk
- To receive your file by post, complete the attached form and post it to us at the address on the bottom of the form
 - Enclose a cheque (payable to Equifax) for the statutory fee of £2 per Credit Report request
 - We will send you your report within seven working days of receiving your request

Other credit reference agencies

Other credit reference agencies may not hold the same information as Equifax. To get a copy of your file from them, please contact the following:

Experian Ltd

Consumer Help Service,
PO Box 8000, Nottingham, NG80 7WF
Phone: 0844 481 8000
Website: www.experian.co.uk

CallCredit Ltd

Consumer Services Team, PO Box 491, Leeds, LS3 1WZ
Phone: 0845 366 0071
Website: www.callcredit.co.uk

Useful information

The following agencies offer free, confidential advice:

- **National Debtline** – Call 0808 808 4000 or visit their website: www.nationaldebtline.org.uk
- **The Consumer Credit Counselling Service** – Call 0800 138 111 or visit their website: www.cccs.co.uk
- **Citizens Advice Bureau** – www.citizensadvice.org.uk

The government produces a useful booklet called "Credit Explained". This can be obtained by:

- writing to:
No Credit Leaflet, PO Box 99, Nelson BB9 8GS
- or visiting: www.ico.gov.uk

Equifax Credit Report Request – Section 7 of the Data Protection Act 1998

DECLARATION

I wish to apply under section 7 of the Data Protection Act 1998 for a copy of my Credit Reference Report.

Signature:

Date: / /

YOUR PERSONAL DETAILS

Title:

Full forename:

Middle name:

Surname:

Date of birth (DD/MM/YY)

Telephone no:

Email address:

Other names you may be known as:

YOUR PARTNER/SPOUSE'S DETAILS

Title:

Full forename:

Middle name:

Surname:

Date of birth (DD/MM/YY)

NB: By giving these details you're confirming that you are financially associated with this person. Equifax will update your records to show you are connected to this person at your current address.

This is called an association.

YOUR CURRENT ADDRESS

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

YOUR PREVIOUS ADDRESSES (those lived at in the last 6 years)

We will only return data for the addresses you provide to us

Previous Address 1

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Previous Address 2

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Previous Address 3

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Previous Address 4

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

RETURN TO: EQUIFAX Ltd, Customer Service Centre, PO BOX 1140, BRADFORD, BD1 5US

Important information about your application for your Credit Report

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies
- Law enforcement agencies may access and use this information
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit relation or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
- Please contact us at Equifax Ltd, Customer Service Centre, PO Box 1140, Bradford, BD1 5US if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use information recorded by fraud prevention agencies in other countries.
- This text can be found by going to the terms and conditions page and scrolling down to the “Important Information About Your Application For Your Credit File” section

www.equifax.co.uk/terms

