

The credit reference agency explained

A guide for consumer advisers



Introduction

This Experian booklet is a guide for anyone whose role involves giving information to consumers. It aims to give a straightforward explanation of our (Experian's) credit reference agency, what information we hold, where this information comes from and how people use it.

For example:

- we do not make lending decisions – the lenders make these;
- we are not told which applications are successful or refused, and we do not know why a consumer has been refused credit;
- we do not hold a blacklist of people or properties; and
- the information we hold usually helps people get credit.

For most people, credit is an important part of their life. There are very few people who

do not have some type of credit agreement, such as a car loan, a credit or charge card, an overdraft, a mortgage, a mobile phone or a mail order account.

The role of a credit reference agency (sometimes known as a CRA) is to make it possible for lenders to quickly make fair, consistent, responsible and profitable lending decisions. Credit referencing also helps lenders guard against fraud, which is a growing and serious problem.

As the UK's largest credit reference agency, we provide factual information to businesses, including banks, building societies, finance houses, mobile phone companies and major retailers. This information, often with the details given by a consumer on an application form, helps lenders decide quickly whether or not the person applying for credit can afford it and is likely to repay.



“Credit reporting...allows lenders to evaluate the borrowing capacity of clients. And it lets good borrowers benefit from more and cheaper lending.”
World Bank, Doing Business 2008

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What is a credit reference agency?

A credit reference agency (CRA) is an independent organisation that holds information about consumers or businesses (or both), to help organisations decide whether to give them credit.

In the UK, when a consumer applies for credit they give the lender information about themselves and their finances. The lender will also get more detailed information from a CRA. They can do this because lenders have all agreed to share information about their customers through the CRAs. They each supply this information to the CRAs to hold on their behalf. The CRAs then act as independent go-betweens and work with the lenders to make sure the information is kept accurate and up to date. Later in this booklet you can find out more about how this information is supplied and kept up to date.



In the UK, there are three CRAs that hold information about consumers and five that hold information about businesses. Experian is not only the largest CRA in the UK but is also one of the largest in the world. Other parts of our business hold other sorts of information, including information about properties and about motor vehicles.

Our CRA holds information from many different sources. This booklet explains the different types of information that a CRA might hold. Although lenders process most of their credit checks using our CRA, there is healthy competition between the three consumer CRAs, particularly in certain sectors.

We send and receive personal information using highly secure systems. We always make sure that the information is properly protected and that only people with the proper authority can access it.

Why do we have CRAs?

CRAs have existed in the UK for about 30 years, but most lenders only started using them 10 to 15 years ago. Before this, consumers had to give lenders proof of their creditworthiness (how likely it was they would repay any credit) before they could borrow money. This involved face-to-face meetings and lots of paperwork, so it took a lot of time and effort. Despite this, lenders were never sure that they

were seeing all they needed to see to make a good decision. As a result, they often lent money to unsuitable borrowers and sometimes refused to lend to creditworthy people. These days it is very different.

The UK has one of the most advanced credit systems in the world. The World Bank carries out regular surveys and rates the UK as number one. This is because the UK has a very efficient credit-referencing system and comprehensive consumer-credit laws protecting consumers and lenders.

The highly developed UK system means that lenders are less likely than in many other countries to lend to people or to organisations that will not repay them. As a result, their losses due to bad debt are lower and they can afford to lend to people that they might not have lent to 20 or 30 years ago. This means more people can get credit to buy their own home or a car, or to get other goods and services on credit. This helps the UK economy to grow by giving more people and businesses access to credit and by keeping lenders' losses down. As the economy grows it generates more wealth, more jobs and more spending.

The UK has one of the best banking and financial systems in the world. Successive governments have made this possible by working closely with lenders and consumer advisers. The result is a system that gives consumers access to credit at any time of day or night, every day of the year. Consumers can apply for credit over the phone or on the internet and get a decision almost instantly. What might not be obvious are the sophisticated checks and assessments that take place in the background, in the space of a few seconds.

CRAs and the law

CRAs have to keep to a variety of laws covering the information they can hold and what they can do with it. For example, the Representation of the People Act sets out which organisations can access the electoral roll and how they can use it. As well as laws about specific types of information, there are several codes of conduct that cover what CRAs and their clients can do. Clients have to keep to these codes as part of their contracts with the CRAs.

Credit reference information is stored and accessed in line with the Data Protection Act. CRAs have regular meetings with the Information Commissioner's Office (which is responsible for making sure organisations keep to the Data Protection Act), as well as with other government departments.

The Information Commissioner's Office usually deals with complaints about CRAs in the UK. Consumers can also refer certain complaints about us to the Financial Ombudsman Service, once they have followed our complaints procedure. You can find our complaints procedure on our website.

CRAs in other countries

Many other countries have CRAs that work in a similar way to those in the UK. However, they are all slightly different. Some are publicly owned monopolies, some are owned by the banks. Some countries only allow public information (such as court judgments) to be shared. Some allow both public and private information to be shared, but they restrict private information to credit account 'defaults'. (A default is an account the consumer has broken the terms of.)

What is credit reference information?

The information we hold comes from several sources but falls into two main categories – public information and credit account information.

Public information

The public information we hold is made up of the following.

- Information from the full electoral roll, which householders give to local authorities. The roll is published each December and updated monthly. Lenders use this information to help them confirm names and addresses. Under the Representation of the People Act, credit reference agencies can buy copies of the full electoral roll (which includes the name of every voter). They can then make this available to lenders for certain limited purposes. These purposes include assessing credit applications, identifying customers and helping to prevent fraud.
- Court judgments and Scottish decrees, supplied by Registry Trust, which holds a list of judgments on behalf of the Department for Constitutional Affairs.
- Bankruptcies, individual voluntary arrangements and administration orders, which come from the Insolvency Service.

Credit account information

The UK's major lending companies have agreed to share details of their customers' credit agreements. This means that when someone applies for credit, the lender can check they have repaid other lenders in the recent past or are repaying current credit agreements. They can also check how much the consumer already owes to other

lenders and how they are managing these existing credit agreements, to help them decide if the consumer can afford to take on further credit.

So that lenders can see each other's information, they store information about their customers with us. We act as a go-between in the sharing process but do not own the information.

They can only do this with their customers' permission. So when a consumer applies for credit, they usually give the lender permission to share information with other lenders through the credit reference agencies. This includes details about the application and about any credit the lender then grants.

As a result, the credit account information we hold is simply a copy of the information all the different lenders hold. These lenders update our database each month.

Lenders who get access to this credit account information through us are members of a scheme called CAIS (Credit Account Information Sharing).

CAIS is run in line with the Data Protection Act 1998. Members of CAIS are also strictly regulated under a contract between the lender and us and under a cross-industry agreement called the 'Principles of Reciprocity'. These are the strict rules which have been agreed

by the lenders who share information as members of the scheme. These rules clearly say how the information may be used. For example, they say that credit account information cannot be used to target another members' customers for marketing. They also say that lenders can get access to credit account information only if they provide similar information to share.

Searches which leave 'footprints'

When a lender wants to process an application for credit, they search our database for information about the person applying at their current address and any recent previous addresses. Lenders can also carry out a search for other reasons, such as to give someone a quotation or to check their identity.

Credit reference agencies keep records of these searches for one year. 'Footprints' are left on the database each time a search is made, detailing which company has accessed the database, when and why. This allows people to see who has searched for information about them.

This record of searches forms part of the information seen by lenders, although they do not see who has accessed the information. The record allows them to identify 'abnormal activity' (a large number of applications for credit made by the same person in a short space of time), which could mean that person is applying for credit they cannot afford, or that someone is trying to commit fraud in their name.

Shopping around for the best credit deal should not look like abnormal activity because a lender should only carry out a credit application search when someone

actually applies for credit. When shopping around, people usually get basic details of offers from a range of lenders and probably only apply for what they consider to be the best deal. If the lender is carrying out a credit check just to give someone a quote, they should record this as a quotation search. Lenders should always tell the consumer, verbally or in writing, if they are going to carry out a credit check. They should also tell the consumer, when they first open an account, that their credit account information is going to be stored with a credit reference agency.

Non-credit searches may also be carried out (with the consumer's permission) for other purposes such as to confirm identity.

“I have recently asked Experian to deal with various pieces of information on my report. I would wish you to know that my request has been handled professionally and competently. As you no doubt usually receive complaints, I thought it would be fair to Experian and helpful to you to let you know that matters have been dealt with promptly and well.”

JE, London

By law, the credit reference agency must keep a record of all searches. Other lenders see only credit searches, but consumers see all searches about them when they apply for their credit report.

Repossessions

We hold information from members of the Council of Mortgage Lenders. They share, through us, details of people whose homes have been repossessed in the last six years.

Preventing fraud

The UK's Fraud Prevention Service (CIFAS) provides information to our database to allow its members to guard against fraud. This shared information also protects the innocent victims of fraud – for example, people who have had their credit cards stolen.

Gone Away Information Network (GAIN) members share information when a customer who owes money has moved without letting anyone know.

“I would wish to place on record the kindness and assistance of every member of your staff I had the pleasure of dealing with.”

GB, South Glamorgan

Factual information

The information a credit reference agency holds is entirely factual. When lenders search our database we do not express any opinion about the information.

Credit reference agencies do not hold information about people's race, religion, sexuality, political beliefs, employment details, medical history, Council Tax payments or criminal records. Neither does it hold information about savings accounts.

We do not hold a blacklist. We simply have a database of the public and credit account information described earlier. The credit account information we hold shows that most people are repaying their credit agreements according to their contracts.

Different lenders use different lending policies when looking at the information supplied by a credit reference agency and the separate details they take from the person applying for credit. These policies

depend on the amount of risk they want to take when deciding whether or not to grant credit. Using the same information, one lender may say 'Yes' but another may say 'No'.

We do not make any lending decisions. Lenders do not tell us how the information we provide has affected a lending decision, nor whether an application for credit has been granted or refused. So, credit reports do not show whether a lender has refused or accepted a credit application.

The Information Commissioner's Office believes that the number of mistakes found on credit reports and the volume of complaints it upholds about credit reference agencies are small, based on the amount of information we hold.

Helping consumers understand the information we hold

We do more than work in line with the law. Our consumer education programme is committed to raising public awareness of the information that credit reference agencies hold, how lenders use it and the rights people have in relation to this information.



We rely on the media to print and broadcast accurate information about how we work so we provide material for publication and are available for interviews and to answer any media questions. We also invite journalists to see our business at work.

As well as working closely with the media, we also work with consumer groups, people at all levels of education, the credit industry and with money advisers, such as those at a citizens advice bureau (CAB), the Consumer Credit Counselling Service, National Debtline and Direct Debtline. This makes sure that as many people as possible know how to get a copy of the information we hold about them and that they understand the information and how it is used.

Consumers receiving advice about debt from a free advice agency (such as those listed in the last paragraph) can ask for a free copy of their Experian credit report.

Each year, we take our consumer education stand around the country to exhibitions such as the yearly conferences of Citizens Advice, the Institute of Money Advisers, Money Advice Scotland and the Trading Standards Institute, as well as to consumer events like the Ideal Home Show and the BBC Good Homes Show.

Consumers and advisers can get copies of our 'Credit Crossroads' leaflets free of charge from the CAB and other consumer advice centres. These leaflets give people advice about their credit reports at particular times in their lives and include the following titles.

- Refused credit
- Moving home
- Living together
- Relationship breakdown
- Bereavement or serious illness
- Students and young people
- Redundancy or reduction of income

We give more details about ordering free copies of our Credit Crossroads leaflets at the end of this booklet.

We are involved in several consumer education and financial literacy projects (which aim to help people make better financial decisions), including those led by the Financial Services Authority, the Office of Fair Trading and the Personal Finance Education Group. We particularly focus on helping young people develop the knowledge and skills they need to manage their finances now and in later years.

We support the Young Consumers of the Year competition, giving the schools that take part information about consumer credit and helping set questions about the process for granting credit.

Customer Support Centre

The Data Protection Act and the Consumer Credit Act give people the right to see a copy of the information a credit reference agency holds about them. The fee for this is £2, which is set by law.

Our Customer Support Centre is made up of more than 300 trained people dedicated to helping members of the public use their rights and to answer any questions they may have about their credit reference information.

Each year we answer more than two million requests for information and advice from members of the public. Many people choose to see their Experian credit report for free by trying out our online credit-report-monitoring service CreditExpert.

For details of all our free advice guides and education resources, visit www.experian.co.uk/learningzone.

The questions people ask

Most people who contact us find out all they need to know by seeing a copy of their credit report and from reading our booklet 'Your credit report explained' and so have no need to get in touch again. Many of those who do contact us after receiving their information just want the information explained. But others have more detailed questions.

Lenders' decisions

As we do not make lending decisions, we cannot tell people why an application for credit has been accepted or refused (because we do not know) but we can and do explain in detail the information we hold.

By law, lenders do not have to tell people why they have refused an application for credit, but under their codes of practice and the 'Guide to credit scoring' they should give the main reason or reasons for refusal.

If information was provided by a credit reference agency, the lender should give the name and contact details of the credit reference agency they used but should also say whether or not that information played an important part in their decision to refuse credit.

Lenders are understandably wary of revealing details which could help someone put together a successful fraudulent application.

However, they must confirm whether or not they used a credit scoring system to process an application and, if so, give a simple explanation of how the system works.

Consumers have the right to ask for an application to be dealt with by a person and not by a computerised scoring system.

To help people better understand how credit scoring works, consumers can now order their Experian Credit Score. This is based entirely on the credit report we hold and is available for a small fee to members of CreditExpert (our online credit monitoring and alert service). Although lenders' scores are also likely to be based on information we don't hold (such as details of someone's job and wages), someone's Experian Credit Score is a good guide to how their credit report will affect a lending decision.

“I take back everything I moaned about. It's an excellent service and it's helped me immensely.”

CE, Manningtree

Information about other people

When people move to a new address, financial information in the names of the people who used to live there cannot affect them. In the past, lenders have been able to take account of information about people who have shared an address and either have the same surname or a joint financial link (such as a joint mortgage), or have applied for credit together.

Now, following an agreement between lenders and the Information Commissioner, lenders can only take account of information about people who share an address if they also have a financial link. This link is called an 'association' and is created when two people apply for credit or open an account together, or tell us that they have financial ties.

This association will stay on their reports until one of them tells us they are no longer financially connected and we can confirm this. We will then break the link, as long as there are no other associations between them.

Associations allow lenders to take account of information about anyone linked to the person applying for credit. Most couples who live together (whether or not they are married) have financial links. However, some lenders offer people the choice of having a credit application assessed using information in their own name only. This is called 'opting out' and means that information about their partner (or anyone else they are associated with) would not be taken into account.

To help prevent fraud, lenders can still carry out background checks to make sure that people choosing to 'opt out' are not simply trying to hide a partner's poor credit history.

When we send someone a copy of their credit report, it includes financial information about them only. It will also show the names of anyone they are associated with. If a person believes that someone else's information is the reason for them being refused credit, they might want to ask that person to apply for their own credit report. Of course, that person does not have to order their report or show it to the person who applied for credit.

Court judgments

Some of the questions we receive are about court judgments, such as county court judgments and Scottish decrees. These are recorded for six years from the date of the judgment.

If a judgment has been paid within one month of being issued, we will remove it from a credit report altogether. If it has

been paid after one month, we will mark it as 'satisfied'. Registry Trust tells us when to update court judgments. In Scotland, consumers need to contact the person or organisation that took the case to court, known as the 'pursuer', for proof of payment and then send this to Registry Trust with an £8 fee.

Adding a statement to a credit report

A notice of correction is a statement of up to 200 words in which people can explain the information held about them.

We add a notice to a person's credit report and supply the notice to any lender who sees the information it relates to. This makes sure that any future application for credit is 'referred' when it is being processed – in other words, the lender must read and take account of the notice.



Someone may miss several payments on a credit agreement or get a county court judgment or Scottish decree against them because of a sudden change in circumstances – for example, redundancy or a personal tragedy. But if the information we hold is factually correct, despite the circumstances, it cannot be altered as it is a true account of a person's credit history.

We advise people to use a notice to explain any special circumstances which led to financial difficulty. If necessary, our Customer Support Centre will help them write the notice.

We then add the notice to our database and send it to every lender who has seen that information in the last six months. If the notice concerns a court judgment, Registry Trust will send it to all the credit reference agencies.

Although it is officially called a notice of correction, this statement is better described as a notice of explanation. The next section explains what we do if a consumer disagrees with information on their credit report.

Amendments

Of those people who receive copies of the information we hold about them, only a small percentage find genuine mistakes.

We amend all mistakes as a matter of urgency. It is not in our interest, nor in that of the lenders, for any information to be inaccurate.

If a consumer disagrees with any piece of information, we mark it as 'disputed' and contact the organisation that provided it. We work closely with lenders on behalf of the consumer to make sure that the information we hold is accurate. We will tell any lender accessing a report whether the consumer has disagreed with any information on it.

In the case of a mistake in any credit account information, an amendment has to be authorised by the lender concerned because that lender owns the information. Lenders need to amend their own records to guard against mistakes being repeated when they update our database.

The Information Commissioner's Office sometimes advises consumers to contact the lender themselves.

If a mistake appears in public information, we will work with the public organisation concerned to put the matter right.

If a consumer disagrees with any public information in their credit report, we also mark that information as disputed.

“Your service has been invaluable and I would take this opportunity to thank you very much indeed for an excellent and professional service, not something one expects these days unfortunately – a great pity other companies cannot follow your example.”

WH, Kent

Credit repair

Credit repair companies claim to be able to remove or change information held by credit reference agencies. They charge considerable amounts for this 'service'.

We believe the claims made by credit repair companies are false, so we work with Citizens Advice and other consumer groups and money advisers, with local Trading Standards Officers and the Office of Fair Trading, solicitors and the Information Commissioner's Office to make sure that people do not give money to companies which claim to be able to 'repair' credit information.

Credit repair companies may claim to be able to get rid of court judgments or Scottish decrees. These stay on record for six years from the date of the judgment. They can be cancelled if the amount owed is paid within a month of the judgment being issued or if a person genuinely has not received the relevant summons. But if a consumer says they have not received a summons, it is likely to be served again. The effect of beginning the legal process again can increase the length of time a court judgment is recorded.

Anyone who has received a summons but claims otherwise could be breaking the law. People with debt problems or questions about their credit reference information should contact a reputable money adviser (such as at the CAB) or our Customer Support Centre, where they can get free advice and be told how they can put right any genuine mistakes. The only payment is likely to be the £2 fee for a copy of the information we hold. We do not charge consumers for the help and advice we give them.



“I must say that in this day and age I seem to find talking to customer services anywhere a bind to say the least. You must be the first company who has treated a customer as a customer and not a number, and this is much appreciated. Once again I thank you for explaining my problems in an easy-to-understand and professional manner.”

NE, Cheshire

Identity fraud

Most lenders use a range of procedures to spot identity fraud and prevent it from happening. Although most fraud is prevented, some fraudulent applications are accepted because fraudsters often use sophisticated methods to trick lenders into believing their applications are genuine. Identity fraud often involves innocent people, but we have a dedicated Victims of Fraud team within our Customer Support Centre to help people quickly sort things out.

Our Victims of Fraud team regularly deals with cases of identity fraud. They are familiar with the ways of fraudsters and the problems they can cause, so they can give detailed advice to help people put the situation right.

If a consumer thinks that someone may be using their identity to get credit, they should get a copy of their credit report. They can quickly spot any applications or accounts that don't belong to them because a credit report includes a record of recent applications for credit, along with credit accounts taken out in the last six years. We can arrange to send people regular copies of their report. This will help them check any further applications made in their name. If they think their post has been redirected, they should check with the local post office straight away.

If a fraudster has used someone's identity or their existing accounts, or has opened new accounts in their name, we will add a note to the consumer's report and work with the various lenders, on the consumer's behalf, to help clear the matter up. We can also add security features to their credit report to obstruct the fraudster. Once a consumer gets a copy of their credit report, all the help and advice we

give them is free. If the consumer agrees, we will tell the other credit reference agencies about the fraud so they can offer similar help.

We also produce a free booklet to help consumers protect themselves against identity fraud. This also gives advice to victims of fraud. You can get this booklet, with other useful guides, from www.experian.co.uk/learningzone.



Making sure information is accurate

Making sure information is accurate is extremely important to lenders, consumers and credit reference agencies. As we have already explained, the information we hold is mainly a copy of information held elsewhere – by local authorities, other official organisations and lenders.

But while we depend on lenders and other organisations to provide correct information, we accept a duty to do everything possible to make sure that the information we hold is accurate.

Quality-control checks are built in at every stage of our work, from when we first receive information to when we pass it back to lenders.

Checking public information

Electoral roll information is provided by householders to local authorities, who then use this information to put the public registers together. Credit reference agencies buy these registers from the local authorities. Consumers can ask their local authorities not to sell their names and addresses to mailing companies. But local authorities must make the full registers available to credit reference agencies, as long as the names and addresses are used strictly for certain 'permitted purposes' which have been laid down by law. These 'permitted purposes' include assessing credit applications, preventing money laundering and detecting crime.

Local authorities provide the information electronically, but before we load the information on to our database we check it against the previous year's information. If there is anything that does not make sense or seems wrong, we check it with the local authority concerned.

Once the information has been loaded on to our database, we check it again to make sure it was not corrupted during the load.

Mistakes that have been made by householders themselves when filling in the registration form are not easy to identify. If they are brought to our attention, we can amend them, although the local authority involved has to agree to make the change.

We receive information about bankruptcies from the Insolvency Service. The information then goes through the same quality-control measures as explained above.

RegistryTrust Ltd gets information about court judgments from original court documents and then sends it to us electronically. We check the quality of the new information and then check it against the information we already hold. We contact RegistryTrust to get explanations for any inconsistencies.

Checking credit account information

Lenders send us credit account information on computer tape or disk, and it is a copy of the lenders' own records.

When lenders first send us this information, it goes through more than

70 tests to find any inconsistencies or obvious mistakes. We then test it regularly after that.

Other tests tell us, for example, that:

- tapes are readable;
- status codes (which show whether or not an account is up to date and, if not, how many months have been missed) are being applied correctly; and
- names and addresses are accurate.

Every month, lenders update the credit account information we hold. We make sure that we receive updates on time, that we receive the correct tapes and that they contain a valid number of records.

We compare the number of active records we hold on our database with the number of updates. If tapes contain too few or too many records, or if we find other inconsistencies, the update is delayed so that we can investigate inconsistencies and correct mistakes before they reach our database.

“I am so pleased that you have followed up this matter so carefully and that you have updated my report to show that my address is now recognised. Your efforts on my behalf are truly appreciated and I am very grateful for the time you have spent verifying and amending my report.”

EW, Ashurst

If any item of information is found to be incorrect or incomplete, we work with the provider to make sure the record is amended. All amendments go through an independent quality-control process.

Working with lenders

A joint project between us and individual lenders makes sure that information supplied to us is examined thoroughly and separately from our regular, built-in quality-control procedures.

Every six months, credit account information goes through a full set of quality tests, as though it had been sent to us for the first time. We then send audit reports to members of CAIS, with recommendations on how any improvements can be achieved. We then follow this up with meetings to make sure that everybody understands any problems that have been found and that we all commit to sorting these problems out.

We regularly review the audit tests to make sure they are still relevant and thorough.

We try to work with members of CAIS to make sure that the information we hold is as accurate and as up to date as possible.

Contact with the general public

Our Customer Support Centre plays an important role in making sure that the information we hold is accurate.

Being in contact with members of the public every day means that we are able to identify and alert lenders promptly to areas where improvements should be made.

Limiting access to information

Access to the credit account information we hold is strictly limited.

Only lenders who are members of CAIS can see it, and then only with the consumer's permission. They must be companies who grant credit and must be registered with the Office of the Information Commissioner under the Data Protection Act and be licensed by the Office of Fair Trading under the Consumer Credit Act.

Companies who access only public information do not have to go through such strict controls, because the information is publicly available from other sources.

We record all enquiries and 'footprints' are left on the database to allow every search to be tracked so consumers can see which organisations have accessed information about them and when.



When should consumers check the information we hold about them?

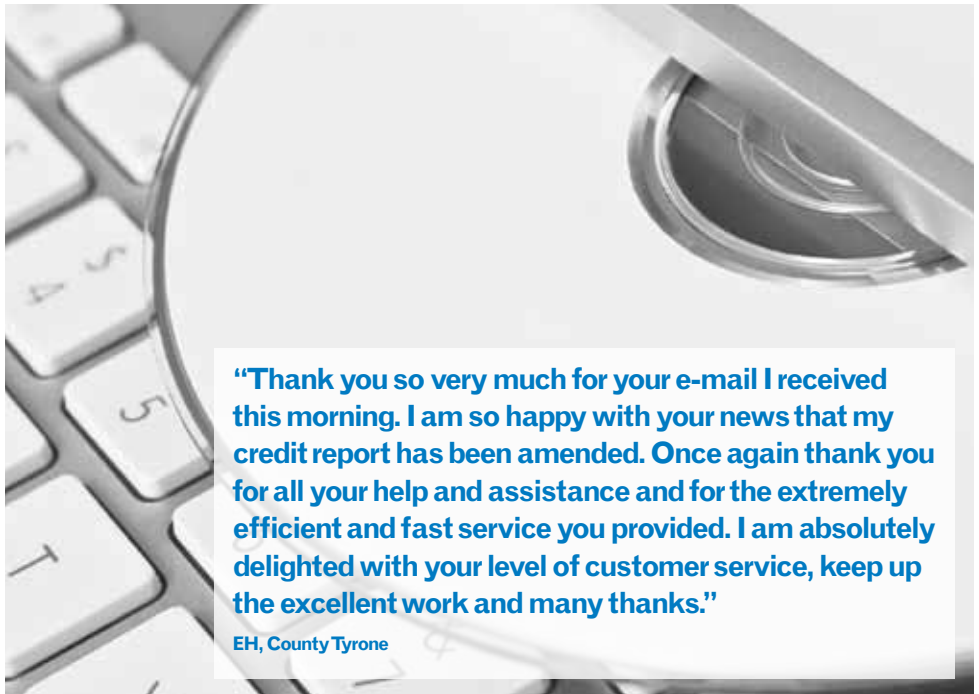
Providing general credit referencing advice forms part of our ongoing campaign to keep consumers informed about the role and responsibilities of our credit reference agency.

It is important that people understand for example, that:

- joint responsibility for debts can continue after divorce, and how the effects of this can be reduced;
- applying for credit with another person will mean they are linked in the eyes of lenders, even if they make an individual application for credit in the future; and
- not being registered to vote at an address might cause a lender to refuse them credit.

Many of the people who contact us do so after having had an application for credit refused. But as public awareness of credit referencing increases, so does the number of enquiries from people who have made successful credit applications, are about to apply for credit or have made no applications at all.

We believe this is a healthy trend and we encourage people to check the information we hold about them if they have any concerns at all.



“Thank you so very much for your e-mail I received this morning. I am so happy with your news that my credit report has been amended. Once again thank you for all your help and assistance and for the extremely efficient and fast service you provided. I am absolutely delighted with your level of customer service, keep up the excellent work and many thanks.”

EH, County Tyrone

Getting a copy of the information we hold



To allow our Customer Support Centre to give useful advice, consumers first need to get a copy of the information we hold about them.

To order a paper copy of their credit report consumers can visit our website at www.experian.co.uk or call 0844 481 8000.

A paper report costs £2 if applying through the website or by post and £4 if applying by phone. The consumer will receive a response within seven working days of us receiving their application. We will send them their report once we have confirmed their identity.

The Experian website also includes useful advice about credit referencing and an application form which can be downloaded if a consumer wants to apply for a report by post. If applying by post a consumer must provide name, date of birth, current address, any names or addresses used in the past six years and a cheque or postal order for £2 made payable to Experian.

We do not normally send credit reference information to anyone other than the person it concerns at the address listed in our records as their current address.

Once consumers have received the information, they can contact our Customer Support Centre if they have any questions or need general advice.

To see their credit report online (over the internet), consumers can join our credit report monitoring service CreditExpert. Members of CreditExpert also receive regular updates whenever their credit report changes significantly. Consumers can try CreditExpert for free for 30 days by visiting www.creditexpert.co.uk.

Consumer organisations or lenders can get credit report application forms in bulk by faxing 0844 481 8001 or by e-mailing appforms@uk.experian.com

Useful contacts

Experian Customer Support Centre

PO Box 1135

Warrington

WA55 1EP

Phone: 0844 481 8000

Website: www.experian.co.uk

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

SK9 5AF

Phone: 01625 545 745

Website:

www.informationcommissioner.gov.uk

Registry Trust Ltd

153-157 Cleveland Street

London

W1T 6QW

Phone : 020 7380 0133

Website: www.registry-trust.org.uk

CIFAS

6th Floor

Lynton House

7-12, Tavistock Square

London

WC1H 9LT

Website: www.cifas.org.uk

Office of Fair Trading

Fleetbank House

2-6 Salisbury Square

London

EC4Y 8JX

Website: www.oft.gov.uk

Website for consumers:

www.consumerdirect.gov.uk

Department for Business, Enterprise and Regulatory Reform

(formerly the DTI)

1 Victoria Street

London

SW1H 0ET

Website: www.berr.gov.uk

Financial Services Authority

25 The North Colonnade

Canary Wharf

London

E14 5HS

Website: www.fsa.gov.uk

Consumer website:

www.moneymadeclear.fsa.gov.uk

Home Office identity fraud advice

Website: www.identitytheft.org.uk

Credit repair advice

Website: www.ukcreditrepair.co.uk

The information in this publication relates to our UK credit reference agency.

Consumer guides

We produce a range of guides, under our consumer education programme, to help consumers understand how credit reports are produced and used and when they affect their lives.

People can get copies of all our guides by visiting

www.experian.co.uk/learningzone.



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