

YOUR EQUIFAX STATUTORY CREDIT REPORT

Data Protection Act 2018 Section 13

Your Equifax Statutory Credit Report

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 to assess your application. This generally means that they will score the information on your credit report and credit application according to some set lending criteria and base their decision on a defined "pass mark".

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 to get your statutory credit report?

- To get your report online, 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
 - 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: 0344 481 8197
Website: www.experian.co.uk

CallCredit Ltd
Consumer Services Team,
PO Box 491, Leeds, LS3 1WZ
Phone: 0330 024 7574
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
- StepChange Debt Charity – Call 0800 138 111 or visit their website: www.stepchange.org
- Citizens Advice Bureau – www.citizensadvice.org.uk

The Information Commissioner's Office produces a useful booklet called "Credit Explained". This can be obtained by visiting: www.ico.org.uk

Equifax Statutory Credit Report Request

DECLARATION

I wish to apply to Equifax for a copy of my statutory credit report under the Data Protection Act 2018 Section 13

Signature: _____

Date: / /

YOUR PERSONAL DETAILS

Title:

Full forename:

Middle name:

Surname:

Date of birth (DD/MM/YY)

Telephone no (for contact about your request):

Email address (for contact about your request):

Other names you may be known as:

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. By providing this information you are confirming you have lived at these addresses. Equifax may update your records to show a connection between these addresses in your name. These are known as address links.*

Previous Address 1

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Previous Address 2

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Important information about your application for your Credit Report

If Equifax believes that fraud has been or might be committed, it may share data with fraud prevention agencies (FPAs). These FPAs collect, maintain and share data on known and suspected fraudulent activity. Equifax and some other CRAs also act as FPAs. Equifax shares information with the major fraud prevention agency in the UK, Cifas, who can be contacted here:

www.cifas.org.uk

How data may be used by fraud prevention agencies:

FPAs may supply the data received from its clients about you, your financial associates and your business (if you have one) to other organisations. This may be used by these organisations and other FPAs and CRAs to: -

- Prevent crime, fraud and money laundering by, for example;
 - Checking details provided on applications for credit and credit related or other products and services
 - Managing credit and credit related accounts or products or services
 - Cross-checking details provided on proposals and claims for all types of insurance
 - Checking details on applications for jobs or as part of employment
- Verify your identity if you or your financial associate applies for facilities including all types of insurance proposals and claims
- Trace your whereabouts and recover debts that you owe
- Conduct other checks to prevent or detect fraud
- Undertake statistical analysis and system testing
- Your personal data may also be used for other purposes where you've given consent or where required or permitted by law

www.equifax.co.uk/terms

