

Credit Reference Agencies

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

The credit reference agencies do not hold blacklists and do not tell the lender if they should offer you credit - that is for the lender to decide.

Credit Granting

When you apply for credit you will be asked to give permission to 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 check you will be able to repay them.
- Lenders make their decision using information on your application form, information held by Credit Reference Agencies to and their own policies about whom they want to lend to.
- Lenders may use credit scoring where they award points to each piece of information such as your age, your job and if you own your own home. The total of these points is called a score. They will have a "pass-mark" and if you reach this you are likely to be offered credit.

Refused Credit?

- The Lender should tell you the main reason they have turned you down.
- If the lender uses scoring you can ask them to review the decision.
- Even if they review their decision they may still turn you down.
- If you have been refused credit always get a copy of your credit file 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 File?

- To get your file instantly visit <http://www.myequifax.co.uk>
- To get 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/Postal Order (payable to Equifax) for the statutory fee of £2.00 per Credit File request.
 - We will send you your file within 7 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: 0870 241 6212
Web site: www.experian.co.uk
- Call Credit Plc, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ
Phone: 0870 0601414
Web site: www.callcredit.plc.uk

Useful Information

The following agencies offer free, confidential advice

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

The government produce 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 FILE 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 File

Signed

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/SPOUSES 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

House Name/ No:

Street Name:

District:

Postal 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

House Name/ No:

Street Name:

District:

Postal Town:

County:

Postcode:

Previous Address 2

House Name/ No:

Street Name:

District:

Postal Town:

County:

Postcode:

Previous Address 3

House Name/ No:

Street Name:

District:

Postal Town:

County:

Postcode:

Previous Address 4

House Name/ No:

Street Name:

District:

Postal Town:

County:

Postcode:

RETURN TO: EQUIFAX PLC, CREDIT FILE ADVICE CENTRE, PO Box 1140, BRADFORD, BD1 5US
OR RECEIVE YOUR FILE INSTANTLY ON LINE AT <http://www.myequifax.co.uk> VERSION 2.0 JULY 2005

Important information about your application for your credit file

- In order to protect your privacy your file will be mailed to your current address.
- We will only provide data on addresses that you supply to us.
- We cannot process your request unless you have signed it.
- You cannot make a joint application. We cannot provide you with information on your partner/spouse. They must apply separately.
- We will carry out security checks on your application and may request additional information from you, such as proof of your name and address. This is simply to ensure that no-one else obtains a copy of your file by mistake.
- We will check your details with fraud prevention agencies to aid confirmation of identity.
- If you provide false or inaccurate information and we suspect fraud, we will record this. Other organisations may use and search these records to;
 - Help make decisions about credit and credit related services, for you and members of your household;
 - Help make decisions on motor , household, credit life and other insurance proposals and insurance claims, for you and members of your household;
 - Trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish them with other satisfactory proof of identity.
- If you want to receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, write to us at Equifax Plc, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US. You have a legal right to these details.