



Experian™

Applying for your credit report under Section 7 of the Data Protection Act 1998

To send your credit report we need you to fully complete sections 1 to 6. You also need to sign section 1. Please write clearly in **BLOCK CAPITALS**, using a black or blue ballpoint pen, and return it to the address below.

Important notes

- To help us make sure we only send credit reports to people who are entitled to see them, all applications are subjected to security checks.
- This is not a joint application.** If your partner or spouse wishes to apply for a copy of their credit report they must apply separately.
- We will check your details with the records we hold and share with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, we will record this and details will be passed to the other 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 related 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 Experian Ltd, PO Box 1135, Warrington, WA55 1EP if you want to receive details of the fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

1. Declaration

I wish to apply under Section 7 of the Data Protection Act for a single copy of my statutory credit report

Signed

Date (DD/MM/YYYY)

2. Previous reference number

I have previously received a copy of my report from Experian

Reference number

3. Your name

Mr Mrs Ms Miss Other title

Forename

Middle name(s)

Surname

Suffix e.g. Jnr, Snr

Date of birth (DD/MM/YYYY)

Any other name you have been known by

Surname

Forename

4. Your current address

Time at address Years Months

House name

Flat no House no

Street name

District

Post town

County

Postcode

Home telephone

5. Your first previous address (if lived at during the last six years)

Time at address Years Months

House name

Flat no House no

Street name

District

Post town

County

Postcode

6. Your second previous address (if lived at during the last six years)

(Please write any other addresses on a separate piece of paper and attach it to this form)

Time at address Years Months

House name

Flat no House no

Street name

District

Post town

County

Postcode

Please return this form to:

Customer Support Centre

Experian Ltd,

PO BOX 1135,

Warrington WA55 1EP.

Experian may occasionally send you updates on its services.

If you do not wish to receive these, please tick here

If you would like updates by e-mail, state your e-mail address here.

Important information for customers

What happens to my credit report application now?

When we receive your credit report application we will:

- Send you your credit report;
- Send you a leaflet called 'Your Credit Report Explained' which tells you how to sort out any problems you have with your credit report;
- Update our records to show any other names you have been known by and any previous addresses you have lived at
- Record the fact that we have sent your credit report to you. This record will appear on future credit reports we send to you but lenders will not see it during a credit check.
- Because we operate throughout the world in providing our goods and services, this may involve us transferring your personal information to countries whose data protection laws do not provide the same level of protection as those in the UK. If we do so, we will ensure that an agreement is in place in which anyone to whom we pass the information agrees to treat it with the same level of protection as if we were dealing with it.

Frequently asked questions

Lending decisions

Q: Why have I been turned down for credit?

A: We do not know and only the company you applied to can tell you. When you apply for credit, the information on your credit report is very important because it helps lenders check your name and address, how well you have managed credit commitments in the past and how much you currently owe. Lenders will also take other information into account, including the information you give them when you apply for credit, such as details about your job, salary, home and marital status. Sometimes lenders are looking for a particular type of customer and can refuse applications simply because you do not fit this profile. However, only the lender knows why they refused your application and they should be able to give you the main reason if you ask.

Q: Is there a 'blacklist'?

A: No, there is no such thing as a blacklist. We only hold factual information about people. This is taken from the public records or is provided by lenders. We do not offer opinions about your creditworthiness (that is, whether you are likely to repay credit), although our information shows that most people are good payers and make repayments on time.

Q: Does the fact that I have been turned down appear on my report?

A: No. If a lender or shop made a search, a record is shown on your credit report but the record does not show whether you were accepted or turned down.

Q: If one company turns me down will others do the same?

A: Not necessarily. Different companies take different factors into account when deciding whether to lend. One company may refuse you a loan while another may accept an application from you based on the same information. If you are declined, you should always request a copy of your report before you make further applications. Multiple applications for credit over a short period of time can influence a lender's decision, so it is always advisable to understand the reasons you may have been refused before contacting other lenders.

Q: Will a lender see information about other people when they look at my credit report?

A: Lenders only see information about you and anyone with whom you share a financial connection. Your report will show anyone you share a financial connection with and you may need to suggest that they also get their credit report if you think information on that report has affected you.

Q: Do you tell lenders the names of other lenders I either have or have had accounts with?

A: No. This information is only shown to you when you apply for a copy of your credit report.

Credit ratings

Q: What is credit scoring?

A: Most lenders use credit scoring to help them decide whether they should grant credit. They often use the information on your credit report and the information you provide on a credit application form to build a credit score. This score estimates the likelihood you will repay any credit they give you on time and in full. As policies vary from lender to lender, so will your credit score. Credit scores do not take account of your gender, religion, race or political beliefs.

Incorrect information

Q: What do I do if there is incorrect information on my report?

A: We will send a leaflet with your credit report to help you understand the information in it and query anything you think might be wrong. You can also get help from our website, www.experian.co.uk, or from a free money advice agency.

About Experian Ltd

Q: Who is Experian and what do you do?

A: We are the UK's largest credit reference agency. We hold your credit report which shows lenders and shops how you have repaid credit. We will send you a copy of your report and tell you which lenders have looked at it. They are not allowed to do a full credit check on you without your permission.

Q: Can I stop Experian holding information on me?

A: No. We have a legal right to hold information about people. Credit reference agencies (Experian, Equifax, and Callcredit) help lenders quickly process credit applications. If we did not hold such information, it would be much harder for you to get credit quickly and easily, when you want it. We also help lenders avoid lending to people who are struggling with their existing commitments and help them guard against fraud.

Other credit reference agencies may not hold the same information as Experian. If you want a copy of your credit report from them, you will need to contact them directly. The other agencies are:

- Callcredit, Consumer Services Team, PO Box 491, Leeds LS3 1WZ, www.callcredit.plc.uk, Tel 0870 060 1414.
- Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford BD1 5US, www.equifax.co.uk, Tel 0870 010 0583.

For further information visit www.experian.co.uk

We can provide information in large print, Braille, or on CD or audio cassette. For more information, phone 0844 481 8000.

Experian Ltd Registered office: Landmark House, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ, United Kingdom. Registration No: England 653331.