



Applying for your credit report as a sole trader or partnership under Section 7 of the Data Protection Act 1998 or Section 158(1) of the Consumer Credit Act 1974

How to apply for your Experian® Non-Limited Business report

Simply complete this form clearly in BLOCK CAPITALS, using a BLACK or BLUE BALLPOINT PEN and return it to the address below enclosing a postal order or cheque made payable to Experian Ltd to cover the statutory fee of £2. Please provide us with any additional information (for example, names of other proprietors, previous business names) on a separate sheet of paper.

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
- Please see overleaf for further advice, frequently asked questions and details of our other credit report services. If we produce a personal credit report for you, 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 8000, Nottingham, NG8 7WF 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 1998/Section 158 (1) of the Consumer Credit Act 1974 for a copy of my credit report Statutory fee £2

Signed

Date (DD/MM/YYYY)

2. Proprietor/Partner details

Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other title

Forename

Middle name(s)

Surname

Suffix e.g. Jnr, Snr

Date of birth (DD/MM/YYYY)

3. Other Partners

Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other title

Forename

Middle name(s)

Surname

Suffix e.g. Jnr, Snr

Date of birth (DD/MM/YYYY)

4. Your current residential address

Time at address Years Months

Flat no House no

House name

Street name

District

Post town

County

Postcode

Home telephone

5. Do you have an Experian account?

If yes, please supply account number

6. Your business details

Business name

Date you started trading (DD/MM/YYYY)

Length of ownership Years Months

Unit no/Flat no

Property name

Business premises Leasehold ☐ Freehold ☐

Street name

District

Post town

County

Postcode

7. Your previous business address (if traded at during last 6 years)

Time at address Years Months

From (DD/MM/YYYY)

To (DD/MM/YYYY)

Unit no/Flat no

Property name

Street name

District

Post town

County

Postcode

8. Your previous business name(s)

Business name

Date you started trading (DD/MM/YYYY)

Length of ownership Years Months

From (DD/MM/YYYY)

To (DD/MM/YYYY)

Unit no/Flat no

Property name

Street name

District

Post town

County

Postcode

Important information for customers

What happens to my report application now?

When we receive your Non-Limited Business report application we will:

- Send you your credit report if we hold it, or inform you that we have no business information about you.
- Record the fact 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.

Please return this form to: Consumer Help Service, Experian Ltd, PO Box 8000, Nottingham NG80 7WF.

Payment instructions – please do not send stamps or cash

Please make cheques/postal orders payable **Experian Ltd** to cover the total cost of your order. Your report will not be sent until payment is received.

We may use this application to help make sure the information we hold about your company is accurate.

If you do not wish us to do so, please tick here ☐

Experian may occasionally send you updates on its services. If you do not wish to receive these, please tick here ☐

Frequently asked questions

Lending decisions

Q: Why has my business been turned down for credit?

A: We do not know why your business has been refused credit. Although we do provide an opinion on the creditworthiness of businesses, our Risk Assessment is only provided as a guide and only takes into account the information we hold on our database. Companies usually use this assessment along with other pieces of information before they come to a final decision on the creditworthiness of a business. This includes trading and bank references, and copies of company accounts.

Credit ratings

Q: How is the Risk Assessment formed?

A: The Risk Assessment is calculated by analysing several factors. These include the business, its age, and type of industry, any negative credit information (such as county court judgments and bankruptcies) and the personal credit history of the proprietor. We combine and assess all of this information to produce our assessment.

Q: Will the Risk Assessment always remain the same or can I get it changed?

A: We calculate the Risk Assessment each time a search is made. The outcome will depend on the information the searching company provides to us and the information available at the time on our database. Because all the information can change, your Risk Assessment may have differed in the past and may change in the future. We cannot change your rating because it is produced automatically. However, if any of the information we use to calculate your assessment changes, your Risk Assessment may change as well.

About Experian

Q: Who is Experian?

A: We are the UK's largest credit reference agency. We may hold your business credit report. We will send you a copy of your credit report if we hold one and will tell you which lenders have looked at it.

Q: Can I prevent Experian holding information about me?

A: We have a legal right to hold information about you that is already in the public domain (for example, county court judgments and bankruptcy orders). We collect and supply other information about you under Schedule 2.1 of the Data Protection Act. This allows us to process this information if you have agreed to it. You will usually agree to this when you apply for credit. A section of the lender's application form will include, or refer you to, a section that explains how your personal information will be used. This will typically say, 'by proceeding with this application you are agreeing to your information being used in this way'.

Other credit reference agencies may not hold the same information as Experian. If you want a copy of your credit report from them write to the addresses below, enclosing the £2 fee for each company.

- 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 08705 143700

Other Experian credit report monitoring services

By checking your personal credit report regularly you can monitor your credit payment history, sort out any queries, and react to possible identity fraud immediately.

Unlimited online report access

The CreditExpert Monitoring service provides unlimited access to your Experian credit report online. Members also receive e-mail or text alerts of changes to their credit report to help protect against fraud. **Visit www.creditexpert.co.uk for details of a 30-day free trial.** The above services are available for consumer credit reports only.

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.

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