

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



## Four easy ways to apply for your Experian® credit report

1. **Online** via our website [www.experian.co.uk](http://www.experian.co.uk).
2. **By calling** us on **0870 241 6212** (24 hours a day).
3. **By post.** 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. Please ensure that you write your cheque guarantee card number on the back of your cheque.
4. **By visiting** [www.creditexpert.co.uk](http://www.creditexpert.co.uk) and registering for annual membership for unlimited online report access for £5.99 per month.

## Important notes

- Applying via the **web** or **phone** will speed your application and your report will be sent by post.
- When paying by card, it must be in your name. We accept the following cards: Visa, MasterCard, Switch and Solo.
- 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 you provide false or inaccurate information and we suspect fraud, we will record this. 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 Experian Ltd, PO Box 8000, Nottingham, NG80 7WF. You have a legal right to these details. We and other organisations may use and search these records for the following reasons:
  - To help make decisions about credit and credit-related services, for you and members of your household.
  - To help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household.
  - To trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies.
  - To check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.



## 1. Declaration

I wish to apply under Section 7 of the Data Protection Act for:

A single copy of my statutory credit report fee £2.00

Signed

Date (DD/MM/YYYY)

## 2. Previous reference number

I have previously received a copy of my report from Experian

Quote 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

Flat no House no

House name

Street name

District

Post town

County

Postcode

Home telephone

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

Time at address Years Months

Flat no House no

House name

Street name

District

Post town

County

Postcode

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

Time at address Years Months

Flat no House no

House name

Street name

District

Post town

County

Postcode

## 7. Your partner/spouse

You do not have to complete this section but it helps us ensure our records of you and your partner reflect the most accurate picture of your credit relationships. If you provide this information, we will update our records to show that you are financially connected to this person at your current address. A link, known as a financial association, will be placed on yours and your financial associate's records, so that yours and their records will be taken into account if either or both of you make future credit applications. This link will remain until one of you notifies us that you are no longer, or have not been financially connected. By completing this section you confirm that your partner/spouse agrees to this and that you are authorised to provide this information on their behalf for this purpose. We will write to your associate and tell them what action we have taken.

Mr  Mrs  Ms  Miss  Other title

Forename

Surname

Suffix e.g. Jnr, Snr

Date of birth (DD/MM/YYYY)

Any other forename and/or surname they have been known by

**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 to **Experian Ltd** to cover the total cost of your order. **Please ensure that you write your cheque guarantee card number on the reverse side of your cheque.** Your report will not be sent until payment is received.

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 next to my report application?

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 who you are financially connected with, any other names you have been known by and any previous addresses you have lived at
- Record the fact that you have been sent your credit report. This record will be shown on future credit reports sent to you but will not be seen by lenders doing a credit check

## Frequently asked questions

### Lending decisions

#### Q: Why have I been turned down for credit?

A: Experian does not know the reasons why. Only the lender or retailer can tell you. It is their decision alone whether or not to grant you credit. Most lenders will look at your credit report, as well as the information you gave them when applying, so you have a right to see what information they have seen. Your credit report is only part of the answer. You may need to talk to the lender or retailer but remember they are not obliged to tell you the details of why they have made their decision, although they should tell you the main reason for refusing your credit.

#### Q: Is there a 'blacklist'?

A: No, Experian does not hold blacklists and only provides factual information about individuals.

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

A: No. A search made by the lender or retailer will be shown so you can see who has looked at your report. Experian is not told whether credit has been granted or refused.

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

A: Not necessarily. Different companies take different information into account when deciding whether or not to lend. While one company may refuse you a loan, another may accept an application from you. However, if you were refused because of your credit report you should ask us to send you a copy.

#### 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.

### 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.

#### Q: Can I find out my credit rating?

A: Although we don't know how individual lenders calculate their credit scores, for an extra fee we can send you your Experian National Credit Score. This is a score based entirely on your Experian credit report and is therefore an excellent guide to how the information on your credit report might affect any applications you make for credit.

### Incorrect Information

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

A: We will tell you how to update your report when we write to you. A copy of your credit report costs £2, which is a fixed statutory fee. We strongly advise you not to pay anyone else to correct your credit report for you. This can sometimes damage your report instead of improving it. Any work we do to help you update your report is free. Our website [www.experian.co.uk](http://www.experian.co.uk) tells you how to correct and update your report.

### About Experian

#### Q: Who is Experian?

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 in the past. We will send you a copy of your report and tell you which lenders have looked at it.

#### Q: Can I stop Experian holding information on me?

A: When you apply for credit you have to give permission for the lender to look at your credit report and to provide Experian with information about you. So there should be nothing on your credit report which you have not already agreed to be there or other information that is legitimately available to us as a credit reference agency (e.g. the electoral roll).

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 1W, [www.callcredit.plc.uk](http://www.callcredit.plc.uk), Tel 0870 060 1414.
- Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford BD1 5US, [www.equifax.co.uk](http://www.equifax.co.uk), Tel 0870 010 0583.

## Other Experian credit report monitoring services

**By checking your 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

Our CreditExpert Monitoring service provides unlimited access to your Experian credit report online for £5.99 per month. Members also receive e-mail or text alerts about changes to their credit report to help protect against fraud. **Visit [www.creditexpert.co.uk](http://www.creditexpert.co.uk) for details of a 30-day free trial.**

**For further information visit [www.experian.co.uk](http://www.experian.co.uk)**

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