

How to get your credit report

There are three main credit agencies. Here are their contact details, a quick guide of what they offer, and the small differences between them. Although the differences are small, think carefully about which agency is the best one for you to use.

Experian

Experian is found online [here](#) at <http://www.experian.co.uk/>

In order to access your report, although it's free, you need to sign up. This then means that – if you don't cancel in the first 30 days – you will pay £15 a month for the service.

Remember - You need an address and card details to set up future payment.

Alternatively, you can pay £2 for a one-off report; this can be done by the post. Go [here](http://www.experian.co.uk/downloads/consumer/Stat-App-Form.pdf) (<http://www.experian.co.uk/downloads/consumer/Stat-App-Form.pdf>) and print off the form. You can even pay by postal order, and that with the cost of a stamp is enough to get your report.

Equifax

Equifax is found online [here](#) at <http://www.equifax.co.uk/>

In order to access your report, although it's free, you need to sign up. This then means that – if you don't cancel in the first 30 days – you will pay £15 a month for the service.

Remember - You need an address and card details to set up future payment.

Alternatively, you can pay £2 for a one-off report; this can be done online, which still needs a card, or by the post. Go [here](#)

(http://www.equifax.co.uk/efx_pdf/CreditReportApplicationForm.pdf) and print off the form. You cannot pay by postal order, as Equifax only accept cheques. That with the cost of a stamp is enough to get your report.

Clearscore

Clearscore is found online [here](https://www.clearscore.com/) at <https://www.clearscore.com/>

Many people seem to believe that Clearscore is linked to Equifax. This isn't strictly true, although it does use Equifax data to generate it's results.

Clearscore is completely free, and you can even download an app to use it (available for Apple and Android devices).

Remember though:

- You still need an address and a bank card to sign up.
- Clearscore don't offer a printed report at all: they don't send anything to you, so you need an e-mail address and a way to access it yourself. This could be a smartphone, or a computer.

Callcredit (or Noddle)

Noddle is run by a company called Callcredit, which is found online [here](http://www.callcredit.co.uk/) at <http://www.callcredit.co.uk/>

However, Noddle itself is on a separate site found [here](https://www.noddle.co.uk/) at <https://www.noddle.co.uk/>

A Noddle credit report is completely free, with no hidden charges. This sounds brilliant, but there are some things to keep in mind.

- o You still need an address and a bank card to sign up.
- o Noddle don't offer a printed report at all: they don't send anything to you, so you need an e-mail address and a way to access it yourself. This could be a smartphone, or a computer.

Equifax Credit Report 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 Report.

Signature:

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/SPOUSE'S 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

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

Previous Address 1

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Previous Address 2

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Previous Address 3

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

Previous Address 4

Number/Street:

Address 2:

Address 3:

Town:

County:

Postcode:

RETURN TO: Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS



Application for your Statutory Experian Credit Report

Three easy ways to apply for your Experian® credit report

- 1. Online** via our website www.experian.co.uk.
- 2. 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.
- 3. By visiting** www.creditexpert.co.uk and registering for unlimited online access to your report.

Important notes

- Applying via the **web** will speed up 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 and Maestro.
- 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.
- We may request further information in support of your application. Please note that the fee for your statutory credit report is non-refundable.
- **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

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

Please contact us at Experian Ltd, PO Box 8000, Nottingham, NG80 7WF if you want to receive details of the fraud prevention agencies.

- 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.

1. Declaration

I wish to apply for either A or B (please only tick ONE box):

A a single copy of my CreditExpert credit report and score (including my Experian statutory credit report, Experian Credit Score and report summary) and I confirm that I have read and agree to the Conditions applying to the CreditExpert credit report and score which are located overleaf **fee £14.99**

B a single copy of my Experian statutory credit report under section 7 of the Data Protection Act 1998 - the Conditions overleaf for the CreditExpert credit report and score do not apply **fee £2.00**

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)

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 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 last six years)

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 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. Your report will not be sent until payment is received.