

## Credit report exercise

Using the attached handout, ask the client to try to answer the questions about the mock credit report provided

**Be aware that this is a pretty demanding activity. Clients may find it quite intimidating, but remember that you can stop at any time and return to it at a later session where they feel more confident.**

**1. What is the name of the applicant?**

Mrs Jessica Somebody

**2. What is the applicant's current address?**

186 High Street, Anytown, Midshire, A12 4CD

**3. According to the electoral role information what dates did the applicant live at 1 City Road, Southtown, Riverport, X43 2ZZ?**

1982 to 2004

**4. Has the applicant had any aliases? If yes, what is the other name used by the applicant?**

Miss Jessica Anybody

**5. Is the applicant financially connected to anybody? If yes, please provide the name.**

Yes & Mr Simon R Somebody

**6. Has the applicant had a debt relief order?**

No

**7. Has the applicant filed for bankruptcy?**

Yes

**8. Has the applicant had any financial related court judgements?**

Yes two, Registry Trust Ltd.

**9. What is the applicant's overdraft limit with general bank and the last updated balance?**

£1000 and £843

**10. What was the applicant's credit limit in July 2008 with the credit card company?**

£1500

**11. What are the applicant's payment terms with mortgages for you?**

£950 x 300 months

**12. What was the default balance and date with the mobile phone firm rental?**

£548 & 06 October 2005

**13. What are the three reasons the applicant will see a CIFAS entry?**

(1) because you have taken out CIFAS Protective Registration; or  
(2) an organisation has done so on your behalf, perhaps because they have lost data on a laptop, for example; or  
(3) If a CIFAS Member organisation has put the entry on your report because you have been a victim of impersonation.

**14. What is the reason the applicant has given for the history of arrears and what section is it on the credit report?**

The result of Redundancy & Notice of Correction

# Credit report exercise

Try to answer the questions about the mock credit report we've provided: this is a dummy credit report but one that will give you a good idea what sort of information to look for in your own credit report.

1. What is the name of the applicant?
2. What is the applicant's current address?
3. According to the electoral role information what dates did the applicant live at 1 City Road, Southtown, Riverport, X43 2ZZ?
4. Has the applicant had any aliases? If yes, what is the other name used by the applicant?
5. Is the applicant financially connected to anybody? If yes, please provide the name.
6. Has the applicant had a debt relief order?
7. Has the applicant filed for bankruptcy?
8. Has the applicant had any financial related court judgements?
9. What is the applicant's overdraft limit with general bank and the last updated balance?
10. What was the applicant's credit limit in July 2008 with the credit card company?
11. What are the applicant's payment terms with mortgages for you?
12. What was the default balance and date with the mobile phone firm rental?
13. What are the three reasons the applicant will see a CIFAS entry?
14. What is the reason the applicant has given for the history of arrears and what section is it on the credit report?

**SAMPLE REPORT – The information in this report is fictitious  
and is to be used for training and educational purposes only.**

Mock\_Report\_v5.0\_March\_2012

**Our reference: 00000000/A1  
(Please quote on all correspondence)**

Customer Support Centre  
PO Box 9000  
Nottingham NG80 7WP

Date of report: 01 December 2011

0000001/0000003/00/2 of 9

**MRS JESSICA SOMEBODY  
186, HIGH STREET  
ANYTOWN  
MIDSHIRE  
A12 4CD**

DEAR MRS SOMEBODY

### Your Credit Report

Thank you for applying for a credit report. Your report includes all the information we hold about you at the addresses shown on page 2. Information may be printed on both sides of the paper.

We have included an advice section at the back of the report to explain the different types of information that may be shown in your report and the steps you should take if you have any questions. Please use this information to answer your queries. If you have any questions about the information companies have given to us, you may want to get in touch with them because we need their authorisation to make changes to your report. A list of useful addresses is included in your report.

The quickest way to get help with your report is to visit our website [www.experian.co.uk](http://www.experian.co.uk), click on Consumer Advice and then Your Credit Report Help Centre. If you need to contact us about the information on your report you can also do this from our website. Please remember to quote the reference number at the top of this page. Please also provide the number of each item you are querying (these are printed directly above the item they relate to e.g. E1, C4, P2).

In the future you may find it more convenient to take advantage of our online CreditExpert service where membership gives you:

- Unlimited access to your credit report and Experian credit score
- Dedicated member support from our UK based credit specialists
- Online credit tips and tools to help you manage your money
- Email or text alerts of any significant changes to your credit status helping protect you from identity fraud

To find out more and join, simply visit; [www.creditexpert.co.uk](http://www.creditexpert.co.uk). In some cases we may ask for documents to confirm your name and address.

### Customer Support Centre

**CreditExpert**  
from Experian®

You could also get unlimited online access to your credit report and be alerted to changes for free. Sign up for your 30 day trial\* today at: [www.creditexpert.co.uk](http://www.creditexpert.co.uk)



\*New Customers Only, Terms and Conditions apply, £14.99 payable after 30 days and every subsequent 30 days

## Application Details

These are the details you gave us when you asked for your report. We have used this information to produce your report.

<b>Name:</b>	MRS JESSICA SOMEBODY	<b>People you are financially connected to:</b>	MR SIMON R SOMEBODY
<b>Date of Birth:</b>	09/10/1972	<b>Date of Birth:</b>	02/05/1974
<b>Other Names you have been known by:</b>	MISS JESSICA ANYBODY		

**Present Address:** 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD  
**Other Address:** 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

## Electoral Roll Information

This shows the dates that your name was registered on the electoral roll and the addresses you were recorded at. There is more information about the electoral roll in the important advice section at the end of your report.

### Present Address

<b>E1</b>	<b>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>
<b>Supplied by:</b>	Local Authority ANYTOWN LA <span style="float: right;">From 10/2004 to Present</span>

### Other Address/es

<b>E2</b>	<b>MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ</b>
<b>Supplied by:</b>	Local Authority ANYTOWN LA <span style="float: right;">From 1982 to 10/2004</span>

## Aliases

Aliases are created when lenders tell us of other names you have been known by or when you tell us of other names you have used. Your credit report will include information recorded in these other names at the addresses you gave us when you applied for your report.

<b>S1</b>	<b>MISS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Also known as:</b>	MISS JESSICA ANYBODY	<b>Confirmed by:</b> BOODLES BANK PLC <b>Confirmation Date:</b> 18/05/07

<b>S2</b>	<b>MISS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Also known as:</b>	MISS JESSICA ANYBODY	<b>Confirmed by:</b> EXPERIAN CREDIT REPORT (2) <b>Confirmation Date:</b> 09/03/07

This information was provided to us as part of report application or from information given after receiving a credit report.

## Financial Associations

Financial associations show details of anyone you are financially connected to. Financial connections can be created by joint accounts, joint applications, joint court judgments, or from information you have given to us. For further information please see our important advice section at the end of your report. When you apply for credit a lender may take into account financial information about people you are financially connected to.

<b>L1</b>	<b>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Type of Association:</b>	Joint Account	<b>Associated with:</b> MR SIMON SOMEBODY <b>Date of Birth:</b> 02/05/74
		<b>Confirmed by:</b> BOODLES BANK PLC <b>Confirmation Date:</b> 20/05/07

<b>L2</b>	<b>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Type of Association:</b>	Financial Connection	<b>Associated with:</b> MR SIMON SOMEBODY <b>Date of Birth:</b> 02/05/74
		<b>Confirmed by:</b> EXPERIAN CREDIT REPORT (2) <b>Confirmation Date:</b> 09/03/07

This information was provided to us as part of report application or from information given after receiving a credit report.

<b>L3</b>	<b>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Type of Association:</b>	Joint Application	<b>Associated with:</b> MR SIMON SOMEBODY <b>Date of Birth:</b> 02/05/74
		<b>Confirmed by:</b> GENERAL BANK PLC <b>Confirmation Date:</b> 11/12/05

### Public Record Information

This section of your report includes any court judgments, debt relief orders, bankruptcies, individual voluntary arrangements or other similar public records. **For further information please see the important advice section at the end of your report.**

#### J1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<b>Information Type:</b> Bankruptcy Order	<b>Date:</b> 03/12/08	<b>Case Number:</b> 2005000136
<b>Court Name:</b> ANYTOWN COUNTY COURT	<b>Discharged Date:</b> 03/12/09	<b>Source:</b> INSOLVENCY SERVICE

When your bankruptcy has been annulled or discharged we will be informed by the Insolvency Service. For further information please see the important advice section at the end of your report.

#### J2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<b>Information Type:</b> Voluntary Arrangement	<b>Date:</b> 17/06/08	<b>Case Number:</b> IVA0045658
<b>Court Name:</b> UNKNOWN	<b>End Date:</b> 24/10/10	<b>Source:</b> INSOLVENCY SERVICE

If you have any questions about voluntary arrangements you should speak to the Supervisor.

#### J3 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<b>Information Type:</b> Voluntary Arrangement Complete	<b>Date:</b> 17/06/08	<b>Case Number:</b> IVA0045658
<b>Court Name:</b> UNKNOWN	<b>End Date:</b> 24/10/10	<b>Source:</b> INSOLVENCY SERVICE

This information shows that the conditions of the Arrangement have been met. Details of the Voluntary Arrangement will continue to be held on your report for six years from the date of the Arrangement.

#### J4 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<b>Information Type:</b> Satisfied Judgment	<b>Date:</b> 01/08/08	<b>Case Number:</b> ST701043
<b>Court Name:</b> SOUTH TOWN COUNTY COURT	<b>Satisfied Date:</b> 16/11/09	<b>Source:</b> REGISTRY TRUST LTD
	<b>Amount:</b> £481	

Satisfied judgments are automatically removed from your report six years after the judgment date.

#### J5 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<b>Information Type:</b> Judgment	<b>Date:</b> 01/07/08	<b>Case Number:</b> ST401135
<b>Court Name:</b> SOUTH TOWN COUNTY COURT	<b>Amount:</b> £1257	<b>Source:</b> REGISTRY TRUST LTD

If you have paid a judgment you should contact the court involved and make sure they are informed. We will be told that the judgment is satisfied and we will update our records. You may wish to request a Certificate of Satisfaction as proof of the change. For further information please see the important advice section at the end of your report.

### Credit Account Information

Credit account information shows details of your credit agreements with lenders. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses contained within your report. **Please see the important advice section at the end of your report for an explanation of what all the details mean including an explanation of the status history.**

#### C1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

**Date of Birth:** 09/10/1972

<b>Company:</b> LENDU MONEY LIMITED	<b>Started:</b> 19/10/06	Account Updated to <b>01/05/2007</b>
<b>Account Type:</b> Current Account	<b>Balance:</b> £0	
	<b>Overdraft Limit:</b> £360	

#### Account Status Details: (1 – 12 months)

Last Updated to 01/05/07

Account Status Code:	[D]	0	0	0	0	0	0
Balance:	£0	£150	£200	£250	£300	£100	£10

### Credit Account Information (continued)

<b>C2</b>	MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD										Date of Birth: 09/10/1972		
<b>Company:</b> GENERAL BANK			<b>Started:</b> 15/04/97									Account Updated to <b>01/03/2007</b>	
<b>Account Type:</b> Current Account			<b>Overdraft Balance:</b> £843										
			<b>Overdraft Limit:</b> £1000										
<b>Account Status Details: (1 – 12 months)</b>													
Last Updated to 01/03/07													
Account Status Code:	[3]	2	1	0	0	U	0	0	0	0	0	0	
Balance:	£843	£124	£285	£450	£455	£440	£125	£693	£568	£425	£125	£363	
<b>Account Status Details: (13 – 24 months)</b>													
Account Status Code:	0	1	1	0	0	0	0	0	0	0	0	0	
Balance:	£225	£124	£126	£85	£523	£652	£125	£125	£100	£50	£450	£120	
<b>Account Status Codes: (25+ months)</b>										<b>Need Help?</b> Read "Credit Account Information" within the important advice section at the end of your report.			
<b>25- 36 months:</b> 000 000 000 000		<b>37- 48 months:</b> 000 00											
<b>Overdraft Limit History:</b>													
Date:	05/09	01/07											
Overdraft Limit:	£1000	£500											

<b>C3</b>	MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD										Date of Birth: 09/10/1972		
<b>Company:</b> THE CREDIT CARD COMPANY			<b>Started:</b> 01/12/03			<b>Settlement Date:</b> 15/11/09			Account Updated to <b>07/12/2009</b>				
<b>Account Type:</b> Credit Card			<b>Balance:</b> £0										
			<b>Credit Limit:</b> £0										
<b>Account Status Details: (1 – 12 months)</b>													
Last Updated to 07/12/09													
Account Status Code:	[0]	0	0	0	0	0	0	0	0	1	1	1	
Balance:	£0	£124	£138	£150	£150	£175	£189	£220	£190	£182	£137	£52	
<b>Account Status Details: (13 – 24 months)</b>													
Account Status Code:	1	1	1	0	0	1	1	1	1	1	1	1	
Balance:	£89	£175	£193	£220	£238	£65	£150	£150	£185	£200	£201	£183	
<b>Account Status Codes: (25+ months)</b>										<b>Need Help?</b> Read "Credit Account Information" within the important advice section at the end of your report.			
<b>25- 36 months:</b> 111 001 111 111		<b>37- 48 months:</b> 000 000 000 000		<b>49 - 60 months:</b> 000 000 000 000		<b>61 - 72 months:</b> 000 000 000 000							
<b>Credit Limit History:</b>													
Date:	02/09	12/08	09/08	07/08	05/08	01/08	12/07	10/07	10/06				
Credit Limit:	£1000	£500	£1000	£1500	£2000	£3000	£2000	£1500	£1000				
Settled accounts are kept on file for six years from the settlement date. The status history in respect of a settled account relates to the period of time prior to the date of settlement.													

<b>C4</b>	MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD										Date of Birth: 09/10/1972	
<b>Company:</b> MORTGAGES FOR YOU			<b>Started:</b> 01/01/09			<b>Default Date:</b> 22/02/09			Account Updated to <b>07/12/2009</b>			
<b>Account Type:</b> Mortgage (Joint)			<b>Current Balance:</b> £100000			<b>Default Balance:</b> £99760						
			<b>Payment Terms:</b> £950 x 300 months			<b>Satisfaction Date:</b> 17/11/09						
<b>Transferred to Collection Account</b>												
<b>Account Status Details: (1 – 12 months)</b>												
Last Updated to 07/12/09												
Account Status Code:	[8]	8	8	6	5	4	3	2	1	0	0	0
Balance:	£100000	£99880	£99760	£99640	£99520	£99400	£99280	£99160	£99040	£98020	£97100	£96200
<b>Changes to Payment Terms:</b>												
Date:	11/09	09/09	04/09	03/09								
Monthly Payment:	£800	£850	£875	£925								
Date:	02/09											
Repayment Period (mths):	312											

### Credit Account Information (continued)

**C5** MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD Date of Birth: 09/10/1972

<b>Company:</b> THE CREDIT CARD COMPANY	<b>Started:</b> 01/01/09	<b>Default Date:</b> 22/02/09	Account Updated to <b>07/12/2009</b>
<b>Account Type:</b> Credit Card	<b>Current Balance:</b> Satisfied	<b>Default Balance:</b> £2832	
	<b>Credit Limit:</b> £0	<b>Satisfaction Date:</b> 17/11/09	

**Account Status Details: (1 – 12 months)**

Last Updated to 07/12/09

Account Status Code:	[8]	8	8	6	5	4	3	2	1	1	1	1
Balance:	£0	£2812	£2832	£2832	£2800	£2600	£2575	£2550	£2000	£1850	£2700	£2650

**Account Status Details: (13 – 24 months)**

Account Status Code:	1	1	1	0	0	1	1	1	1	1	1	1
Balance:	£2000	£2000	£2000	£2000	£1900	£2700	£2650	£2500	£2600	£2300	£2200	£2100

**Account Status Codes: (25+ months)**

25 - 36 months: 111 000 000 000	37- 48 months: 000 000
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**Need Help?**

Read "Credit Account Information" within the important advice section at the end of your report.

**Credit Limit History:**

Date:	02/09	12/08	09/08	07/08	05/08	01/08	12/07	10/07	10/06
Credit Limit:	£0	£500	£1000	£1500	£2000	£3000	£2000	£1500	£1000

NOTICE OF CORRECTION, REFERENCE 000000 – See NOTICE OF CORRECTION section on this report for text.

**C6** MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD Date of Birth: 09/10/1972

<b>Company:</b> MOBILE PHONE FIRM RENTAL	<b>Started:</b> 05/07/01	<b>Default Date:</b> 06/10/05	Account Updated to <b>07/12/2009</b>
<b>Account Type:</b> Communication	<b>Current Balance:</b> £100	<b>Default Balance:</b> £548	

**Arrangement**

**Start Date:** 01/05 **End Date:** 08/05

**Account Status Details: (1 – 12 months)**

Last Updated to 07/12/09

Account Status Code:	[8]	8	8	6	5	4	3	2	1	0	0	0
Balance:	£100	£548	£548	£548	£548	£548	£548	£548	£548	£548	£548	£548

A defaulted account is removed from your report after 6 years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

NOTICE OF CORRECTION, REFERENCE 000000 – See NOTICE OF CORRECTION section on this report for text.

**C7** MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD Date of Birth: 09/10/1972

<b>Company:</b> MOBILE PHONE COMPANY RENTAL	<b>Started:</b> 27/08/98	<b>Default Date:</b> 08/09/04	Account Updated to <b>07/12/2009</b>
<b>Account Type:</b> Communication	<b>Current Balance:</b> Satisfied	<b>Default Balance:</b> £1021	
		<b>Satisfaction Date:</b> 17/11/09	

**Debt Assigned to CAIS Member**

**Start Date:** 04/09

**Account Status Details: (1 – 12 months)**

Last Updated to 07/12/09

Account Status Code:	[8]	8	8	6	5	4	3	2	1	0	0	0
Balance:	£0	£548	£1021	£1021	£1021	£1021	£1021	£1021	£1021	£500	£548	£300

A defaulted account is removed from your report after 6 years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

### Credit Account Information with Account Management Details

This section of the report contains details of credit card and store card accounts for which we hold extra information about how you manage your account. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses contained within your report. **Our important advice section at the end of your report explains what all the details mean, including the status codes and how to interpret the information.**



**Credit Account Information with Account Management Details (continued)**
**C8**    **MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD**    **Date of Birth:** 09/10/1972

<b>Company:</b> THE CREDIT CARD COMPANY	<b>Started:</b> 01/01/09	<b>Default Date:</b> 22/10/09	Account Updated to <b>07/12/2009</b>
<b>Account Type:</b> Credit Card	<b>Current Balance:</b> Satisfied	<b>Default Balance:</b> £2632	
	<b>Credit Limit:</b> £0	<b>Satisfaction Date:</b> 17/11/09	

**Arrangement**  
**Start Date:** 04/09    **End Date:** 10/09    **Transferred to Collection Account**
**Account Status Details: (1 – 12 months)**

Last Updated to 07/12/09

Account Status Code:	[8]	8	8	6	5	4	3	2	1	1	1	1
Balance:	£0	£2632	£2632	£2632	£2632	£2632	£2632	£2632	£2632	£2642	£2652	£2682
Payment Amount:	£2632	£0	£0	£0	£0	£0	£0	£0	£10	£10	£10	£10
Previous Statement Balance:	£2632	£2632	£2632	£2632	£2632	£2632	£2632	£2632	£2642	£2652	£2682	£2692
Number of Cash Advances:	-	-	-	-	-	-	-	-	-	-	-	-
Cash Advance Amount:	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Payment Code:	-	-	-	-	-	-	-	-	-	-	-	-
Promotional Rate Indicator:	-	-	-	-	-	-	-	-	-	-	-	-

**Account Status Details: (13 – 24 months)**

Account Status Code:	1	1	1	0	0	1	1	1	1	1	0	1
Balance:	£2692	£2702	£2712	£2722	£2732	£2752	£2762	£2772	£2782	£2792	£2802	£2822
Payment Amount:	£10	£10	£10	£10	£20	£10	£10	£10	£10	£10	£20	£10
Previous Statement Balance:	£2702	£2712	£2722	£2732	£2752	£2762	£2772	£2782	£2792	£2802	£2822	£2832
Number of Cash Advances:	-	-	-	-	-	-	-	-	-	-	-	-
Cash Advance Amount:	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Payment Code:	-	-	-	-	-	-	-	-	-	-	-	-
Promotional Rate Indicator:	-	-	-	-	-	-	-	-	-	-	-	-

**Account Status Codes: (25+ months)**

<b>25- 36 months:</b> 111 000 000 000	<b>37- 48 months:</b> 000 000 000 000	<b>49 - 60 months:</b> 000 DDD 000 000	<b>61 - 72 months:</b> 000 000 000 000
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**Need Help?**

Read "Credit Account Information" within the important advice section at the end of your report.

**Credit Limit History:**

Date:	02/09	12/08	09/08	07/08	04/10	03/10	02/10	01/10	12/09	11/09	10/09	09/09
Credit Limit:	£1000	£500	£1000	£1500	£900	£820	£800	£700	£600	£500	£400	£300

A defaulted account is removed from your report after 6 years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

### Previous Searches

Previous searches show the names of organisations that have seen or used some or all of the information recorded on your credit report within the past 12 months. Searches of your credit report should all have been made with your consent. Most will relate to credit applications you have made but some may be routine checks by your lenders on accounts you already have. Quotation searches (including those made via price comparison websites), unrecorded enquiries, identity verification checks and credit report applications are shown on your copy of your report but are not seen by lenders and are not taken into account when making credit decisions.

<b>P1</b>	<b>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Searched by:</b> LENDU MONEY LIMITED	<b>Searched on:</b> 01/06/11 <b>Application Type:</b> Revolving Credit	<b>Time at Address:</b> 03 years 07 months

<b>P2</b>	<b>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Searched by:</b> HOPE BING AND LAMOUR LIMITED	<b>Searched on:</b> 15/05/11 <b>Application Type:</b> Unrecorded Enquiry (OPT OUT)	<b>Time at Address:</b> 03 years 06 months

<b>P3</b>	<b>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Searched by:</b> EXPERIAN REPORT (1)	<b>Searched on:</b> 14/10/11, 14/09/11, 13/08/11, 12/07/11 <b>Application Type:</b> CREDIT REPORT	<b>Time at Address:</b> 03 years 02 months

This information was provided to us by you when you applied for your credit report via our website.

<b>P4</b>	<b>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Searched by:</b> THE INSURANCE COMPANY	<b>Searched on:</b> 14/10/11 <b>Application Type:</b> Quotation Insurance	<b>Time at Address:</b> 03 years 02 months

Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.

### Financial Associate Searches

Financial associate searches show when your credit report information has been seen because someone you are financially connected to has made an application for credit or an unrecorded enquiry search has been carried out on the person you are associated with. This information is recorded for you on your copy of your credit report only. It will not be seen by lenders.

<b>U1</b>	<b>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Searched by:</b> PEARLY KING AND QUEEN STORES	<b>Name of Applicant:</b> MR SIMON SOMEBODY <b>Date of Birth:</b> 02/05/74	<b>Searched on:</b> 15/12/10

<b>U2</b>	<b>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</b>	<b>Date of Birth:</b> 09/10/1972
<b>Searched by:</b> HONEST BANKING COMPANY LTD	<b>Name of Applicant:</b> MR SIMON SOMEBODY <b>Date of Birth:</b> 02/05/74	<b>Searched on:</b> 05/12/10

### Linked Addresses

Linked addresses are created by lenders when you move or when you tell us your previous addresses. This information shows addresses that you have been connected with. **For further information please see the important advice section at the end of your report.**

<b>B1</b>	<b>MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ</b>	
<b>Linked to:</b> 186 HIGH STREET, ANYTOWN MIDSHIRE <b>Source:</b> HOPE BING AND LAMOUR LIMITED		<b>Date of Information:</b> 15/10/04

<b>B2</b>	<b>MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ</b>	
<b>Linked to:</b> 2 ELSEWHERE DRIVE, SOUTHTOWN, MERSEYSIDE <b>Source:</b> LENDU MONEY LIMITED		<b>Date of Information:</b> 05/01/04

## CIFAS – The UK’s Fraud Prevention Service

CIFAS aims to detect and prevent fraud and so protect innocent people whose names, addresses and other personal details are used fraudulently by others in order to get credit, insurance or other products. If you see a CIFAS entry on your credit report, this will be for one of three reasons: (1) because you have taken out CIFAS Protective Registration; or (2) an organisation has done so on your behalf, perhaps because they have lost data on a laptop, for example; or (3) If a CIFAS Member organisation has put the entry on your report because you have been a victim of impersonation. Organisations who are Members of CIFAS examine credit (and similar) applications very carefully and may contact you to make sure that you have applied for the credit yourself, and that you are not being impersonated by a fraudster. If there is a CIFAS entry recorded in your name, and you require further information, you should contact the CIFAS Member organisation at the address provided against the entry. For more information about CIFAS, read the CIFAS leaflet included with your report.

### **F1** MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<b>Name Used:</b> MRS MARY JONES	<b>Date Recorded:</b> 08/12/02
<b>Date of Birth Used:</b> 12/09/1967	<b>Reason for Referral:</b> DATE OF BIRTH
<b>Address Used:</b> 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ	<b>Case Reference:</b> 14AY2400
<b>Member Name:</b> WATCHIT TV RENTAL	<b>Product Type:</b> Personal Credit Card
<b>Member’s Address:</b> Watchit House, Television Road, Tellytown, Southshire Z98 1VY	<b>Type of Case:</b> FALSE IDENTITY FRAUD – USE OF FALSE NAME WITH AN ADDRESS

## Gone Away Information Network (GAIN)

GAIN shows that an individual owes money and has moved without giving the lender a forwarding address. **It is explained more fully in the important advice section at the end of your report.** If you have any queries about this information please contact the company which gave us the information.

### **G1** MRS JESSICA SOMEBODY

<b>Date of Birth:</b> 09/10/1972
<b>Recorded by:</b> MOBILE PHONE FIRM
<b>Last Known at:</b> 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
<b>Located at:</b> 186, HIGH STREET, ANYTOWN, MIDSHIRE
<b>Reference:</b> 62623456
<b>Recorded on:</b> 09/03/05

## Notice of Correction

Reference: 00000000 | Page: 01

00000000/SOMEBODY. "I, MRS JESSICA SOMEBODY, WISH TO MAKE IT CLEAR TO ANY POTENTIAL LENDER THAT THE HISTORY OF ARREARS ON THIS ACCOUNT WAS SOLELY THE RESULT OF REDUNDANCY AND NOT A RESULT OF ANY UNWILLINGNESS TO PAY. I WOULD LIKE TO STRESS THAT I AM NOW IN FULL TIME EMPLOYMENT AND ALL MY MONTHLY PAYMENTS ARE MADE ON TIME. " ADDED 11/01/05 MRS J SOMEBODY

## Useful Addresses

The following addresses will help you to contact lenders or other organisations if you want to ask them about information on your report.

**ANYTOWN COUNTY COURT:** 100, VICARY STREET, ANYTOWN, EW67 9RW

**GENERAL BANK:** MR ANDRES QUERY, COLLECTION & LITIGATION DEPT, GENERAL BANK, GENERAL HOUSE, LOCAL ROAD, TOWNSPACE, TG98 4TR

**HOPE BING AND LAMOUR LIMITED:** CUSTOMER SERVICES, HOPE BING AND LAMOUR LIMITED, FRIENDS PLACE, HARDLY ANYWHERE, KV12 9YY

**LENDU MONEY:** MRS VERITY HELPFUL, CUSTOMER SERVICES (DATA PROTECTION), LENDU MONEY, CASH HOUSE, 200 NEARBY ROAD, CLOSETOWN, MIDDLESHIRE, K114 8XZMR ANDRES QUERY, COLLECTION & LITIGATION DEPT, GENERAL BANK, GENERAL HOUSE, LOCAL ROAD, TOWNSPACE, TG98 4TR

**MOBILE PHONE COMPANY SERVICES:** MRS SHIRLEY ANSWER, CREDIT UNDERWRITING DEPT, MOBILE PHONE COMPANY SERVICES, MOBILE HOUSE, PARK STREET, NOWHERE LK76 5YH

**SOUTHTOWN COUNTY COURT:** QUEEN'S HOUSE, ROYAL STREET SOUTHTOWN, U48 7RF

**End of Report**