



Your credit file explained

Your guide to your TransUnion credit file



© 2026 TransUnion International UK Limited. All Rights Reserved

Registered in England & Wales with company number 3961870. Registered office: One Park Lane, Leeds, West Yorkshire LS3 1EP. Authorised and regulated by the Financial Conduct Authority.

This document is confidential. It is intended for the exclusive use of the individual or entity to which it was provided by TransUnion, and only for the purposes expressly permitted by TransUnion. It must not be disclosed, in whole or in part, to any third party without TransUnion's prior written consent.

The "tu" logo, "TransUnion", and other trademarks, service marks, and logos (the "Trademarks") used in this publication are registered or unregistered Trademarks of TransUnion LLC or their respective owners. Trademarks may not be used for any purpose whatsoever without the express written permission of the Trademark owner.

www.transunion.co.uk

Table of contents

Introduction.....	8
1. Using this guide.....	8
2. More information	8
3. Obtaining your credit file	8
4. Contacting us	8
Frequently asked questions.....	9
1. General.....	9
1.1 What is a credit reference agency?.....	9
1.2 Why do lenders use credit reference agencies?	9
1.3 What else are credit reference agencies used for?	9
1.4 How do you keep data secure?.....	10
1.5 Who regulates the credit reference agencies?	10
2. How we share your data	10
2.1 Can anyone search your database for information about me?	10
2.2 Will I be told before someone searches your database for information about me?.....	10
2.3 How do I know who has seen information about me?	11
3. The data we hold.....	11
3.1 What kinds of data does TransUnion hold?	11
3.2 Do all credit reference agencies hold identical information about me?	12
3.3 Do you hold information from outside the UK?	12
4. The contents of your credit file	13
4.1 What is a credit file?	13
4.2 What types of data are included on my credit file?	13
4.3 Why does my credit file show other people's information?	13
4.4 Can other people's information be removed from my file?	13
5. Financial account data (SHARE)	13
5.1 What is SHARE?	13
5.2 Why do you hold SHARE data?	14
5.3 Is SHARE information shared with anyone who wants it?	14
5.4 Some of my financial agreements do not appear on my TransUnion credit file. Why not?	14
5.5 How often is SHARE information updated?	14
5.6 How long will SHARE information stay on my credit file?	14
5.7 I have closed, repaid or settled one of my SHARE financial accounts. Why does it still appear on my credit file?	15
5.8 What type of information does a SHARE account contain and what does it all mean?	15

5.9	What is a default?.....	17
5.10	What do the Account Status and Payment Status codes mean?	18
5.11	Current account definitions	21
5.12	Why are there two different codes, an Account Status and a Payment Status?	22
5.13	What is the Account Holder Status?	22
5.14	Does SHARE contain the same information as the data held by Experian and Equifax?	23
5.15	A SHARE record on my credit file is incorrect. How do I get it corrected?	23
6.	Financial account data (MODA)	24
6.1	What is MODA?.....	24
6.2	What's the difference between SHARE and MODA data and what does this mean to me?	24
6.3	Is MODA information shared with anyone who wants it?.....	24
6.4	Why do you hold MODA data?.....	24
6.5	Some of my financial agreements do not appear on my TransUnion MODA record. Why not?	24
6.6	How often is MODA information updated?	24
6.7	How long will MODA information stay on my credit file?.....	25
6.8	I have closed one of my MODA financial accounts. Why does it still appear on my credit file?	25
6.9	A MODA record on my credit file is incorrect. How do I get it corrected?	25
6.10	What type of information does a MODA account contain and what does it all mean?	25
6.11	What do the Account Status codes shown on my MODA accounts mean?	27
7.	Electoral register data	27
7.1	What is the electoral register?.....	27
7.2	What do lenders use electoral register information for?	27
7.3	The electoral register data on my credit file is inaccurate. How do I correct it?.....	27
7.4	I have changed my name or address. How do I amend my electoral register information?	28
7.5	I have been refused credit – is it because I am not on the electoral register at my current address?	28
7.6	What is the open register, and what does “opted out” mean?	28
8.	Judgments data.....	29
8.1	What is judgments data?.....	29
8.2	What kinds of judgments might appear on my credit file?	29
8.3	Are all types of judgment recorded on your files?	29
8.4	Where do you obtain judgment information from?	29
8.5	How long do judgments stay on a credit file?	29
8.6	How can I get a judgment removed from my credit file?.....	29
8.7	How do I pay a judgment?	30
8.8	The name, address or amount shown on the judgment is incorrect. How can I get this amended?	30
8.9	I paid the judgment in full within one month. How can I get it removed from my file?	30
8.10	I have paid the judgment in full more than one month after it was made, but your records indicate it is still outstanding. What can I do?	30
9.	Data about bankruptcies and other forms of debt relief.....	31

9.1	What kinds of debt relief information might appear on my credit file?	31
9.2	How long is debt relief information kept on my credit file?	31
9.3	Is it possible to get debt relief information removed from my credit file?	31
9.4	What is a bankruptcy order?	31
9.5	What is a sequestration?	32
9.6	My bankruptcy has been discharged / annulled, but this isn't reflected on my credit file. How can I get this amended?	32
9.7	What is an Individual Voluntary Arrangement (IVA)?	32
9.8	What is a trust deed?	32
9.9	What is a debt relief order?	32
10.	Cifas data	32
10.1	What is Cifas?	32
10.2	What do I do if I wish to question a Cifas record that has appeared on my credit file?	33
10.3	How long will a Cifas entry remain on my credit file?	33
10.4	What is protective registration?	33
11.	Address links, aliases and financial associates	34
11.1	What is an address link?	34
11.2	Why are there other addresses shown on my credit report?	34
11.3	Why is there an address link on my credit report, but no SHARE record supplied by the same lender?	34
11.4	I have never lived at an address shown on my credit report. Can you remove it?	34
11.5	What is an alias?	34
11.6	What is a financial associate?	35
11.7	What does a financial disassociation mean?	35
11.8	Can I have a former partner's details removed from my report?	35
12.	Search history	35
12.1	What does the information shown in the credit search history section of my file mean?	35
12.2	What is a transient association?	37
12.3	How do I know who has seen information about me?	37
12.4	There is a search footprint on my credit file that I do not recognise. How do I get it removed?	37
12.5	There are duplicate search footprints on my credit file. How do I get them removed?	37
12.6	Some of the details on the search footprint are incorrect. How can I get the record amended?	38
12.7	Will you keep a record of my request for my credit file?	38
12.8	Are there different types of search footprints?	38
13.	Data retention	43
13.1	Public data	43
13.2	Payment and search data	44
14.	Other data	44
14.1	What other data do credit reference agencies hold, besides the information on my credit file?	44
14.2	How do I get a copy of this other information?	45

14.3	Do lenders see this other information?	45
14.4	Can I be turned down for credit because of this information?	45
14.5	What if this data is wrong? How can I get it amended?	45
15.	Your rights	45
15.1	What rights do I have over the data you hold on me?	45
15.2	Can I prevent TransUnion from holding information about me?	46
15.3	How do I stop TransUnion from using my data for marketing purposes?	47
16.	Fixing problems with your credit file	47
16.1	Information on my credit file is incorrect. What should I do?	47
16.2	What is a notice of correction?	47
16.3	What are notices of correction used for?	47
16.4	How do I add a notice of correction to my credit report?	48
17.	Lending decisions	48
17.1	How do lenders decide whether to give me credit?	48
17.2	What is credit scoring?	49
17.3	Do credit reference agencies create and share credit scores?	49
17.4	Do credit reference agencies tell lenders who they should lend money to?	49
17.5	Am I on a credit blacklist?	50
17.6	How can I find out why I have been declined for credit?	50
17.7	What can I do to improve my chances of getting credit?	50
17.8	Does my credit file show that I have been refused credit?	50
18.	Help with financial problems	50
18.1	What should I do if I can't pay my debts?	50
18.2	How can I protect myself from fraud if my personal information is lost or stolen?	51
18.3	What do credit repair companies do?	51

Useful information and contacts..... 52

TransUnion International UK Limited	52
Experian Limited	52
Equifax Limited	52
Registry Trust Limited	52
Cifas	52
Electoral Commission	52
National Debtline	52
StepChange	52
Information Commissioner's Office	52
Financial Ombudsman Service	53

Your rights under the Consumer Credit Act 1974 54

Introduction

1. Using this guide

This guide aims to help you understand your TransUnion credit file. It explains the different kinds of information your credit file might include, what it means, and what to do if something is wrong with it.

We also provide answers to some other questions, like what credit reference agencies do, who they share data with, and what to do if you are in financial difficulty.

2. More information

You can find more information on [our website](#)¹. In particular, you might wish to refer to [Understanding your credit information and how lenders use it](#)². Our [privacy notices](#)³ also provide more information about how and why we process personal data, and what your data protection rights are.

The Information Commissioner's Office has published its own set of [frequently asked questions about credit reference agencies](#)⁴, as well as a [more detailed guidance leaflet](#)⁵.

3. Obtaining your credit file

You can obtain a copy of your TransUnion credit file in several different ways. Details are published and kept up to date on [our website](#)⁶. The main methods are:

- Apply for your statutory credit report online
- Sign up to one of our online partners, such as Credit Karma, TotallyMoney or Checkmyfile
- Contact us using the details below

4. Contacting us

Details of how to contact us are published and kept up to date [on our website](#)⁷.

- **Web form:** <https://www.transunion.co.uk/consumer/consumer-enquiry-form>
- **Email:** UKConsumer@transunion.com
- **Telephone:** 0330 024 7574
- **Post:** TransUnion Consumer Services Team, PO Box 647, Unit 4, Hull HU9 9QZ

For information about how we will use your personal data if you contact us, please see our [consumer contact privacy notice](#)⁸.

¹ <https://www.transunion.co.uk>

² <https://www.transunion.co.uk/content/dam/transunion/gb/consumer/collateral/transunion-understanding-your-credit-information.pdf>

³ <https://www.transunion.co.uk/privacy>

⁴ <https://ico.org.uk/for-the-public/credit/>

⁵ <https://ico.org.uk/media/your-data-matters/documents/1282/credit-explained-dp-guidance.pdf>

⁶ <https://www.transunion.co.uk/consumer/get-your-credit-report>

⁷ <https://www.transunion.co.uk/consumer/consumer-enquiries>

⁸ <https://www.transunion.co.uk/legal/privacy-centre/pc-consumer-contact>

Frequently asked questions

1. General

1.1 What is a credit reference agency?

Credit reference agencies are businesses which collect and store financial and publicly available information about individuals. They hold data about almost every adult in the UK. This information is supplied to lenders and other organisations to help them establish and assess individuals' identity, financial history and current financial commitments.

There are three main credit reference agencies in the UK: TransUnion, Equifax and Experian. Each is an independent business which compiles, maintains and shares data from its own databases. Each credit reference agency may hold data about you.

1.2 Why do lenders use credit reference agencies?

Lenders have legal obligations to check the identity of their customers and establish some basic facts about their finances to enable them to lend responsibly. They use credit reference agencies to help them do this. They check people's financial history to see if previous financial agreements have been repaid on time, and to check their current financial commitments. This helps them to understand whether the person is likely to repay the credit they are applying for and whether they are able to afford repayments.

Lenders also check credit reference agency data to help them identify suspicious or fraudulent applications and to comply with anti-money laundering regulations.

It is important to understand that we do not decide the outcome of who does and does not obtain credit. We do not hold a 'blacklist' or give black marks to individuals. Each lender makes its own lending decisions, based on the information available to them and their lending criteria. Only the lender concerned knows why they declined an application, and most will inform the applicant of the reasons behind their decision.

1.3 What else are credit reference agencies used for?

The information we collect and share can be used for a range of other purposes besides lending decisions. For example, landlords can use some types of information to check whether a potential tenant has a good history of managing their financial affairs, and employers can use some information to check their employees' or job applicants' financial backgrounds.

The different types of data we hold have different rules about who can access it and what it can be used for. For example, our SHARE data (see section 5) can generally only be used by organisations which contribute data to us, whereas public information (such as the electoral register, insolvencies and judgments) can potentially be used by any type of organisation, depending on the purpose for which they will use it.

For information on how we and the other credit reference agencies use your personal data please see the [Credit Reference Agency Information Notice \(CRAIN\)](#) on our website⁹.

1.4 How do you keep data secure?

Security is our top priority. All the data we hold is handled in accordance with strict security requirements. For example, we screen our employees carefully and ensure that our hardware and software comply with internationally recognised security standards. We perform due diligence checks on other organisations before supplying them with personal information, and we impose requirements on them to ensure that the information we provide is kept secure.

No one can be complacent about security, and we constantly review how we can protect our customers, our information databases and our reputation for maintaining privacy.

1.5 Who regulates the credit reference agencies?

TransUnion is regulated by the Information Commissioner's Office (ICO) and is authorised and regulated by the Financial Conduct Authority (FCA). The ICO is responsible for overseeing matters relating to privacy and the protection of personal data whereas the FCA is responsible for overseeing the conduct of our business activities generally.

2. How we share your data

2.1 Can anyone search your database for information about me?

No. Searches can only be made by organisations who have made an agreement with us which gives them access to our database. Those organisations are rigorously vetted before they are permitted access and must agree to strict contract terms which set out how they can and can't use your information.

The organisations who search your credit file must normally either be in the process of potentially starting a relationship with you (for example, because you are applying for one of their products) or already in a relationship with you.

Any organisation that wishes to obtain information about you from us must provide you with clear information that this will happen and explain to you how they will use it. This is normally done through privacy information made available to you by the organisation.

There are some exceptions to these rules, such as when we are required to provide information to a government department or the police.

2.2 Will I be told before someone searches your database for information about me?

Normally, yes. When you start a relationship with an organisation that uses our services (for example, when you apply for credit), you will be provided with information about their use of credit reference

⁹ <https://www.transunion.co.uk/crain>

agencies. This is typically done through the organisation's privacy notice, which must be clear, transparent and easily accessible.

TransUnion and the other main credit reference agencies have a joint privacy notice about how we process personal data. This is known as the [Credit Reference Agency Information Notice \(CRAIN\)](https://www.transunion.co.uk/crain)¹⁰ and it can be found on the TransUnion website within our [Privacy Centre](https://www.transunion.co.uk/privacy)¹¹.

As an example, if you apply for credit through a lender's website, you will be told about the use of your personal information as part of the application process on the website. This will normally include some high-level information together with links to other pages where you can find out more information if you wish. The material will include a link to the CRAIN privacy notice which provides you with more information about what we and the other credit reference agencies will do with your information.

Similarly, if you apply for credit over the telephone, you should be informed of the key facts of what will happen with your personal data (including the fact that a search of your credit file will be performed), and told where you can find more information if you want it.

There are some circumstances in which information from your credit file could be provided to certain organisations without your knowledge. For example, this can happen when Transunion or a police or government body accesses data in relation to an active criminal investigation about you (or others connected with you). This will only be done when permitted under the relevant legislation.

2.3 How do I know who has seen information about me?

When an organisation accesses your information from TransUnion we normally make a record on your credit file known as a search footprint. The search footprint records the name of the organisation that checked your credit file, the purpose of the search, the product type you applied for (where applicable) and the date of the search.

Most search footprints can be seen on your credit file for two years from the date of the search.

Some kinds of search are not shown to you on your credit file. For example, this can happen when Transunion or a police or government body accesses data in relation to an active criminal investigation about you (or others connected with you).

3. The data we hold

3.1 What kinds of data does TransUnion hold?

In its role as a credit reference agency, TransUnion collects and shares information that is relevant to individuals' financial standing. This includes:

- financial account data (see sections 5 and 6)
- electoral register data (see section 7)
- court judgments (see section 8)

¹⁰ <https://www.transunion.co.uk/crain>

¹¹ <https://www.transunion.co.uk/privacy>

- data about bankruptcies and other forms of debt relief such as IVAs (see section 9)
- fraud markers from Cifas (see section 10)
- information about your address history, aliases and financial associates (see section 11)
- some types of search footprint (see section 12)

Those types of information can be seen on your credit file. To find out how to access your credit file, please see [our website](#)¹².

TransUnion also holds other information which does not appear on credit files. Please see section 14 for more details.

3.2 Do all credit reference agencies hold identical information about me?

Different organisations may supply **financial data** to different credit reference agencies. Some supply data about financial accounts to all three credit reference agencies, but others only supply data to one or two of them. This means that the financial data may be different on the credit files maintained by each credit reference agency.

Each credit reference agency obtains **public data**, such as electoral register data or information about insolvencies and court judgments. This should normally be the same at every credit reference agency because it is all based on the same public registers. If data is not the same at different credit reference agencies, then this could be because:

- one or more of the credit reference agencies has loaded the data into its databases faster than the others
- the credit reference agencies have different matching algorithms, and one or more of them may not have matched the data to your credit file when the others have
- you may have disputed the information at one of the credit reference agencies but not at the others

Search footprints are created separately by each credit reference agency and are not shared between them. However, some organisations may perform searches at more than one credit reference agency; if this is the case you may see a similar search footprint at more than one credit reference agency.

We recommend that you obtain a copy of your credit file from all three credit reference agencies on a regular basis to ensure the information held is accurate.

3.3 Do you hold information from outside the UK?

We hold information from the United Kingdom, the Channel Islands and the Isle of Man.

¹² <https://www.transunion.co.uk/consumer/get-your-credit-report>

4. The contents of your credit file

4.1 What is a credit file?

A credit file (sometimes called a credit report) is the information relevant to an individual's financial standing that is collected and shared by a credit reference agency.

Credit reference agencies receive hundreds of millions of records from many different sources each month. That information might be stored in different ways by different credit reference agencies. At TransUnion, there is no single record or "file" for an individual until data about that person is requested. When information about a person is requested from our systems (using details such as name, address and date of birth), information about that person is searched, extracted and compiled, creating a real time credit report. Any changes to the data held is reflected in the collation of the data output at the time of the request.

4.2 What types of data are included on my credit file?

See section 3.1 above.

4.3 Why does my credit file show other people's information?

Your credit file should not include financial information about any other person. Please contact us using the details on page 8 if it does. You may however see limited information about other people in certain situations:

- You may see the names of other people in certain parts of your credit file. In particular, if you have a financial link with another person (for example because you have a joint financial account with them), this will be shown in the part about financial associations. See section 11 below for more details about this.
- In addition to this, if your credit file contains information provided by Cifas, the UK's fraud prevention service, it is possible that other names may be shown in that section of the report. Information about Cifas can be found in section 10 below.

Organisations searching your credit file may see your financial associates and the names of other registered voters who live at your address. They may search the credit files of those individuals to take their financial situation into account when considering a credit application from you.

4.4 Can other people's information be removed from my file?

If you are no longer financially connected to a financial associate shown on your credit file, you can ask to be disassociated from them. We cannot disassociate you if you still share a financial connection.

5. Financial account data (SHARE)

5.1 What is SHARE?

SHARE is a database of financial account information held by TransUnion. The information is supplied to us by many different financial institutions – banks, building societies, finance houses and retailers. These organisations have agreed to share individuals' financial data with each other through TransUnion's SHARE database.

SHARE also includes other financial payment data. For example, it can include data from utilities providers such as telecommunications, water and energy companies. It can also include details about your rent payment history if you or your landlord (or their letting agent) have signed up to share that data with TransUnion.

SHARE data consists of information relating to financial agreements, payment history and defaults. It is submitted to us on a monthly basis. Once we have loaded the data into our SHARE database we allow other organisations to access it for a range of different purposes such as lending decisions, identity checks, and tenant and staff vetting.

5.2 Why do you hold SHARE data?

SHARE members have agreed to share details of customers' financial agreements with each other. To enable them to do this, they send data about their financial agreements to TransUnion to be compiled into a central database. They can then access SHARE data which has been provided by other SHARE members.

Accessing SHARE information allows lenders to check how a person has repaid other lenders in the recent past, and will give them an indication of whether that person is likely to make repayments in the future.

5.3 Is SHARE information shared with anyone who wants it?

No. In general, only organisations which contribute data to SHARE can access information from the SHARE database. There are strict rules on the use of the data that we and every SHARE member must comply with.

5.4 Some of my financial agreements do not appear on my TransUnion credit file. Why not?

Some lenders are not members of SHARE and so do not contribute information about their financial agreements to TransUnion. Some lenders supply data about their financial accounts to all three credit reference agencies, but others may only supply data to one or two of them.

Lenders are joining SHARE all the time. We recommend that you obtain a copy of your credit file from us on a regular basis to check the information we hold about you.

5.5 How often is SHARE information updated?

Most lenders send us updates on a monthly basis.

The date the lender created the most recent information supplied to us is shown on each SHARE record on your credit file – see the “Date Account Last Updated” details.

5.6 How long will SHARE information stay on my credit file?

All active (i.e. open) SHARE accounts will remain on your credit file whilst the account remains open, as long as lender remains a member of SHARE. This is the case whether you are up to date on your payments or in arrears.

Once a SHARE account is closed or settled, it will remain on your credit file for a further six years.

If a lender reports your SHARE account as being in “default”, the account will remain on your credit file for six years from the date of default. The date of default is given to us by the lender. See section 5.9 below for more information about defaults.

5.7 I have closed, repaid or settled one of my SHARE financial accounts. Why does it still appear on my credit file?

Lenders accessing the SHARE database may take closed, repaid and settled accounts into consideration when assessing applications for credit. Even though the account is shown as settled, it still contains information about how payments were made on the account for the six years before it was settled.

5.8 What type of information does a SHARE account contain and what does it all mean?

We hold several types of information for each SHARE account on your credit file. This information is supplied to us by the organisation with which you hold the financial account.

The information included depends on the “Account State” of the relevant account – e.g. “Normal”, “Satisfied”, “Defaulted”, etc. Where the Account State is “Normal”, the following information is included:

Section	Field name	Details
Summary	Account State	Normal.
	Name and Address	The name and address held by the organisation with which you hold the financial account.
	Date of Birth	The date of birth held by the organisation.
	Payment & Account Status Codes	Each monthly update supplied by the organisation contains a payment status code. The most recent codes are shown on the left. The account status code is derived by TransUnion. An explanation of these codes can be found in section 5.10 below.
SHARE Details	Organisation Name	The name of the organisation with which you hold the account.
	Organisation Type	The type of organisation (e.g. bank, building society, etc).

Section	Field name	Details
	Account Type	The type of account held (e.g. mortgage, loan, credit card, etc).
	Account Number / suffix	The account number.
	Date Account Last Updated	The date the organisation created the most recent information we hold.
	Current Balance	The balance of the account at the point the organisation created the most recent information.
	Starting Balance	The balance of the account when opened. This is only displayed for certain account types.
	Account Holder Start Date	The date the account holder became party to the account.
	Account Holder End Date	The date the account holder was no longer party to the account. "N/A" means that the account holder is currently party to the account.
	Account Start Date	The date the account started.
	Account End Date	The date the account was closed, settled or repaid. "N/A" means the account remains open.
	Payment Start Date	The date payments became due on the account. This may be the same as the Account Start Date.
	Regular Payment Value	The value of any regular payments that are due. This is only displayed for certain account types.
	Balloon/Deferred Payment	The amount of any balloon / deferred payment due at the end of the contract (e.g. buy now pay later arrangements).
	Repayment Period	Number of regular payments due, shown in months. This is only displayed for certain account types.

Section	Field name	Details
	Payment Frequency	The frequency of payments due (e.g. monthly, weekly, etc).
	Credit Limit / Overdraft Limit	The value of any total credit limit or overdraft limit currently available on the account.
Historic Balance & Limits	Date	The month and year the information was provided by the organisation with which you hold the account.
	Balance	The current balance supplied by the organisation that month.
	Credit Limit	The credit or overdraft limit supplied by the organisation that month.
	Arrangement Start Date	The start date of any previous or current payment arrangement agreed by the organisation.
	Arrangement End Date	The end date of the last previous payment arrangement agreed by the organisation.
	Account Holder Status	See section 5.13 below.

5.9 What is a default?

“Default” is a term used to describe a financial account where the relationship between the account holder and the account provider has broken down. This typically happens when a borrower stops making payments and is several months in arrears.

When a lender considers a borrower to be in default it will normally send them a formal default notice requesting them to pay the arrears. Most lenders make this decision on a case-by-case basis but, as a general guide, this can occur from when you are three months in arrears, and will normally happen by the time you are six months in arrears. In some cases a lender may wait longer, such as for secured or long-term loans (e.g. mortgages), or if the product operates in a more flexible way (e.g. current accounts, student loans, or home credit).

There are also other circumstances which may lead to the recording of a default, such as where the account is included in a bankruptcy, IVA or other insolvency-related process, where there is evidence of fraud, or where an asset has been repossessed.

The default notice will normally give the borrower a specified period of time to pay the arrears. If the account holder does not comply, the lender may start legal proceedings to recover the debt and may register a default with one or more of the credit reference agencies.

5.10 What do the Account Status and Payment Status codes mean?

The account status codes for SHARE records are explained in the following table.

Account status code	Description
AA	General code to indicate the account is in early arrears (i.e. one to two payments in arrears).
AE*	Attachment of earnings order obtained, or repayment deducted from pay.
AO*	Administration order.
AR	Arrangement to pay in force.
BB	General code to indicate the account is in sustained arrears (i.e. three or more payments in arrears).
BU*	Balloon / deferred payment unpaid.
CA*	Court judgment cancelled.
CI*	County court summons issued.
CO*	Court judgment obtained.
CP*	Court judgment paid.
DA	Debt Assignment – transferred to another organisation.
DF	Account is in default.
DM	Debt Management Plan in force.
DP	Deferred Payment
DS*	Deferred start.

Account status code	Description
DT	Dormant/inactive account.
EJ*	Execution of judgment by charging order.
ET*	Enforced termination.
GO*	Garnishee order (third party debt order) obtained.
IC	Insurance claim or paid by third party.
IP*	Insurance claim pending.
LS*	Low start repayment plan applies.
MP*	Minimum payment made.
OA*	Overpayment – in arrears.
OK	Okay (repayment requirements fulfilled).
OP*	Overpayment.
PH*	Payment holiday.
PS	Partial settlement: - the account was included in an IVA which has been successfully completed; - the account was included in a bankruptcy order which has since been discharged; - a lower amount (than the debt outstanding) has been agreed and accepted in full and final settlement; or - an asset has been repossessed and the outstanding balance is not to be pursued.
QY	Query (account under review).

Account status code	Description
RI*	Account reinstatement.
RP	Enforced repossession.
SF	Satisfied.
ST	Settled/Closed.
SV*	Salvage; nominal payments sought pending improvement in fortunes.
TC*	Termination of contract.
UC	Unclassified or recently opened account payment delay.
VA*	Voluntary arrangement.
VR*	Voluntary repossession.
VT	Voluntary termination.
WE*	Warrant of execution issued.
WO*	Account debt written off.
..	No update has been received for the account for the specified month.

* TransUnion-specific code, provided on a limited basis.

The payment status codes are explained in the following table.

Payment status code	Description
?	No update has been received for the account for the specific month and the account is not currently in default.
0	Payments are up to date.
U	Account has an unknown or ‘unspecified’ update and is not in default.

Payment status code	Description
1	Payments are up to 1 month late.
2	Payments are up to 2 months late.
3	Payments are up to 3 months late.
4	Payments are up to 4 months late.
5	Payments are up to 5 months late.
6	Payments are 6 months or more late.
D	Account is in a default status.

5.11 Current account definitions

Our SHARE database includes data relating to current accounts. The account status codes explained in section 5.10 above apply to current accounts, but the payment status codes for current accounts are different. The following table explains the payment status codes reported by lenders for current accounts.

Payment status code	Description
?	No update has been received to the account for the specific month and the account is not currently in default.
0	The account is in credit. The account is not overdrawn. The account is being managed within the terms of your agreement.
U	The account has an unknown or 'unspecified' update and is not in default. This value indicates that the lender is unable to make a statement, positive or negative, in relation to the performance of the account.
1	Agreed repayments are one to two months behind. The account overdraft balance has been greater than your overdraft limit for one to two months. Cheques, direct debits and standing orders may have been bounced to keep the account in order.

Payment status code	Description
2	Agreed repayments are two to three months behind. The account overdraft balance has been greater than your overdraft limit for two to three months. Cheques, direct debits and standing orders may have been bounced for a second month to keep the account in order.
3	Agreed repayments are three or more months behind. The account overdraft balance has been greater than your overdraft limit for two to three months. Cheques, direct debits and standing orders may have been bounced for a third month to keep the account in order.
4, 5, 6	Agreed repayments are more than three months behind but you have agreed new repayments with the lender to bring the account in order.
D	A default account. This value indicates that the relationship between the customer and the lender has broken down.

5.12 Why are there two different codes, an Account Status and a Payment Status?

Every month the SHARE member provides us with an update for all their active accounts.

The Payment Status code indicates the current level of arrears on an account. For example, if the most recent Payment Status code is 0, this indicates that the account is not in arrears.

The Account Status code indicates the overall status of the account. For example, if the code is OK, the account is not in arrears or default.

The combination of these two separate codes allows us to specify the status of each account in more detail. This allows lenders to have access to more complete information about the current and previous statuses of accounts on the SHARE database.

5.13 What is the Account Holder Status?

The Account Holder Status code is supplied to us by SHARE members each month. Normally they will indicate that the status of the Account Holder is normal, but under certain circumstances (shown in the table below) the lender can indicate specific circumstances relating to that Account Holder.

Status	Description
D	Deceased.
G	Gone Away.

Status	Description
U	Uncontactable.
P	Guardian / power of attorney.
N	Normal.

5.14 Does SHARE contain the same information as the data held by Experian and Equifax?

Experian's equivalent to SHARE is called CAIS (pronounced 'keys') and Equifax's is called INSIGHT. The information held on these three databases is not necessarily the same.

Some lenders may decide to contribute data to all three agencies, whereas others may decide to contribute data to only one or two agencies.

We recommend that you obtain a copy of your credit file from all three agencies on a regular basis to ensure that the information held is accurate.

5.15 A SHARE record on my credit file is incorrect. How do I get it corrected?

If you believe the SHARE section of your credit file contains inaccurate information, we recommend that you contact the lender involved in the first instance. They will be able to check your payment records and update the data at every credit reference agency they use.

If you prefer, you can dispute a SHARE record through an online service or by contacting us using the contact details on page 8. We will typically need to refer your dispute to the relevant SHARE member on your behalf. If they agree that the information is inaccurate, they can make the necessary amendment to the information, or ask us to correct it on their behalf. Either way, we will give you a response within 28 days.

Please note that the current balance shown on active SHARE accounts can be up to six weeks out of date. SHARE members provide us with updated information each month, so if the current balance shown does not reflect the actual balance there is no need to contact the lender (unless the current balance is significantly different).

If you would like to dispute a SHARE record with us, please do so within six months of receiving a copy of your TransUnion credit file. You should quote your credit file reference number and provide us with an explanation of why you believe the information is incorrect. Please also include any evidence you have available, such as letters or statements from the lender involved.

6. Financial account data (MODA)

6.1 What is MODA?

MODA is a database of financial account information held by TransUnion which is updated on a daily basis. It allows organisations which participate in MODA to make more timely and accurate assessments than would be possible with monthly SHARE data.

MODA consists of details relating to financial agreements, payment history, credit rollovers, credit extensions and overdue payments. This information is submitted to us daily.

6.2 What's the difference between SHARE and MODA data and what does this mean to me?

MODA data is more timely because it is updated daily, while SHARE provides a more detailed view of an account and is updated monthly. This means lenders that have access to MODA data can get a more up-to-date picture of some of your financial commitments.

MODA data will only appear on your credit report if any of your lenders is a member of MODA.

6.3 Is MODA information shared with anyone who wants it?

No. In general, only organisations which contribute data to MODA can access information from the MODA database. There are strict rules on the use of the data that we and every MODA member must comply with.

6.4 Why do you hold MODA data?

MODA members have agreed to share details of customers' financial agreements with each other. To enable them to do this they send data about their financial agreements to TransUnion to be compiled into a central database. They can then access MODA data which has been provided by other MODA members.

Accessing MODA information allows lenders to check how a person has repaid other lenders recently, and will give them a relatively up-to-date indication of whether that person is likely to make repayments in the future.

6.5 Some of my financial agreements do not appear on my TransUnion MODA record. Why not?

Some lenders are not members of MODA and so do not contribute information about their financial agreements to TransUnion.

We recommend that you obtain a copy of your credit file from us on a regular basis to check the information we hold about you.

6.6 How often is MODA information updated?

Lenders send us updates on a daily basis. These updates include new accounts and changes to existing accounts.

The date the lender created the most recent information supplied to us is shown on each MODA record on your credit file – see the “Date Account Last Updated” details.

6.7 How long will MODA information stay on my credit file?

All accounts that have had an update in the last 50 days will be reported in the MODA part of your credit file.

6.8 I have closed one of my MODA financial accounts. Why does it still appear on my credit file?

Lenders accessing the MODA database may take closed accounts into consideration when assessing applications for credit. Even though the account is shown as closed, it still contains information about how payments were made before it was closed.

MODA accounts are only displayed for 50 days after the last update.

6.9 A MODA record on my credit file is incorrect. How do I get it corrected?

If you believe the MODA section of your credit file contains inaccurate information, we recommend that you contact the lender involved in the first instance. They will be able to check your payment records and update the data at every credit reference agency they use.

If you prefer, you can dispute a MODA record through an online service or by contacting us using the contact details on page 8. We will typically need to refer your dispute to the relevant MODA member on your behalf. If they agree that the information is inaccurate, they can make the necessary amendment to the information, or ask us to correct it on their behalf. Either way, we will give you a response within 28 days.

Please note that not all MODA accounts update regularly. MODA data is more dynamic than SHARE but there may still be some delay in updating the data.

If you would like to dispute a MODA record with us, please do so within six months of receiving a copy of your TransUnion credit file. You should quote your credit file reference number and provide us with an explanation of why you believe the information is incorrect. Please also include any evidence you have available, such as letters or statements from the lender involved.

6.10 What type of information does a MODA account contain and what does it all mean?

We hold several types of information for each MODA account on your credit file. This information is supplied to us by the organisation with which you hold the financial account.

The information included depends on the “Account Status” of the relevant account – e.g. “Normal”, “Satisfied”, “Defaulted”, etc. The following information may be included depending on the account status:

Section	Field name	Details
Summary	Name and Address	The name and address supplied by the lender.
	Date of Last Update	The date the account was last updated.
	Date of Birth	The date of birth supplied by the lender.
MODA Details	Organisation Type	The type of the lender with whom you hold the account.
	Account Type	The type of account held (e.g. Short-Term Loan, Revolving Credit, Unsecured Loan).
	Latest Balance	The latest balance in whole pounds.
	Limit	The credit limit in whole pounds.
	Date Opened	The date when the account was opened.
	Date Closed	The date when the account was closed.
	Account Status	The status of the account.
	No of Overdue Payments	The number of overdue payments.
	Repayment Frequency	The repayment frequency of the account.
	Next Payment Amount	The next payment amount in whole pounds.
	Rolled Over	An extension to the term of a loan with no increase in the capital sum advanced.
	Credit Extension	An increase in the capital sum advanced on an existing loan.
	Change to Payment Terms	The restructuring of a payments schedule on a loan due to the presence of a debt management plan or similar agreement.

6.11 What do the Account Status codes shown on my MODA accounts mean?

The account status codes for MODA records are explained in the following table.

Account status code	Description
Normal	An account which is normal and is actively being used / repaid under the terms of the original agreement.
Overdue	An account which is overdue, and payments are not up to date.

7. Electoral register data

7.1 What is the electoral register?

The electoral register is a public register of individuals who are eligible to vote in parliamentary or local elections. It includes names and addresses and (in some cases) dates of birth.

Each local authority compiles an electoral register for the residents of its area. They do this through an annual canvass in which they send out voter registration forms to all residents. The information returned on those forms is compiled into the electoral register.

Local authorities also make changes to their electoral register throughout the year. These updates to the electoral register are often referred to as the rolling register.

Credit reference agencies obtain electoral register data (including the rolling register updates) from local authorities across the United Kingdom and Isle of Man.

7.2 What do lenders use electoral register information for?

Lenders use electoral register data from credit reference agencies to help them confirm the identity of consumers and check that the addresses they provide are correct. The length of time someone has been on the electoral register at their current address also provides them with an indication of the stability of the consumer's living arrangements, which they may consider when making lending decisions.

7.3 The electoral register data on my credit file is inaccurate. How do I correct it?

The electoral register section of your credit file should reflect the information held by your local authority. Firstly, you should ensure that your local authority is holding accurate and up to date information about you.

If the information they are holding is correct but your TransUnion credit file is not, we will need evidence of the correct position from your local authority to allow us to amend our records. Please contact them and ask them for confirmation of your electoral registration details, and then send this confirmation to us using the contact details on page 8.

If the information held by your local authority is not correct, you should ask them to make the necessary changes to their register. Once this has been completed, they will inform us in their next rolling register update and we will make the required changes to our databases. If you require the changes to be updated before the next rolling register submission you can send a copy of their confirmation to us and we will update our copy of your electoral register data.

7.4 I have changed my name or address. How do I amend my electoral register information?

You can [update your electoral register details online](#)¹³ or by contacting your local authority. Once your details have been updated on the electoral register, your local authority will provide us with the new information in their next regular data update.

7.5 I have been refused credit – is it because I am not on the electoral register at my current address?

We are not told why your application for credit has been declined. Only the lender knows the reasons for their decision, and they do not provide that information to us.

Electoral register information can be used in a lender's decision-making process to check your name and address. If you are not on the electoral register at your current address most lenders will check your previous address or will ask you to provide other forms of evidence to show that you live at your current address. The length of time you have been on the register can also be used to indicate the stability of your living arrangements, which may be used by lenders when they are deciding whether to approve a credit application.

If you are not eligible to vote and therefore cannot join the electoral register, you may wish to consider adding a notice of correction to your credit file (see section 13) explaining the situation. For example, you could add a notice like this:

Example notice of correction

I [insert name] am not eligible to register on the electoral register. However, I have lived in the UK since [insert date] and can provide evidence of my residency at my address if required.

7.6 What is the open register, and what does “opted out” mean?

When you register to vote you will be added to the electoral register. The electoral register can only be used for a limited range of purposes such as conducting elections, checking credit applications, performing anti-money laundering checks, preventing and detecting crime, and summoning juries.

As part of the registration process you will be asked whether you want to opt out of the open register. The open register is a version of the electoral register which can be used and shared for any legal purpose. For example, it is often bought by companies and used for marketing purposes. If you do not want your electoral register data to be used for these wider purposes, you should consider opting out of the open register.

¹³ <https://www.gov.uk/register-to-vote>

8. Judgments data

8.1 What is judgments data?

Judgments data is information about UK court judgments that have been made against individuals. It is publicly available information which credit reference agencies include on individuals' credit files.

8.2 What kinds of judgments might appear on my credit file?

In England and Wales, a county court judgment (CCJ) is a judgment issued by a county court. A High Court judgment (HCJ) is like a CCJ but it is made by the High Court.

In Scotland, the equivalent kind of judgment is known as a decree. When we talk about judgments in this document, this includes decrees in Scotland.

A judgment indicates that a person has been sued (for example because of non-payment of a debt), and the court has decided against them. This could happen because the person failed to respond to the claim, or admitted the claim, or contested the claim but lost.

8.3 Are all types of judgment recorded on your files?

Some kinds of judgment do not get put onto credit files. These include orders made in family proceedings, and child support liability orders.

8.4 Where do you obtain judgment information from?

When a judgment is made by a court, it notifies Registry Trust Limited¹⁴ (RTL), which maintains the official registers of judgments on behalf of the government.

RTL provides judgments information to us regularly, along with updates such as information about judgments that have been satisfied or cancelled.

8.5 How long do judgments stay on a credit file?

We retain judgments on credit files for six years from the date of the judgment.

If you pay the judgment within one month of the original judgment date, and notify the relevant court, then RTL will inform us and we will remove it from your credit file.

If the judgment is paid in full after the first month and you notify the relevant court, the judgment will be marked as being satisfied. It will remain on your credit file as a satisfied judgment for six years from the date of judgment.

8.6 How can I get a judgment removed from my credit file?

We will automatically remove a judgment from your credit file six years after the original judgment date.

¹⁴ <https://registry-trust.org.uk/>

We can also remove a judgment from your credit file if we receive confirmation from RTL that it can be removed from the official register. Under the relevant legislation, the judgment can be removed if (for example):

- it was fully paid within one month; or
- it has been set aside by the court.

If you believe that the judgment was made in error and should be set aside you may need to seek an order for the court. Information about how to do this is available [on the RTL website](#)¹⁵.

8.7 How do I pay a judgment?

To pay a judgment you should contact the claimant (the individual or company to whom you owe the debt) to make arrangements to pay. We do not hold details of claimants, but this information can be obtained from the court concerned. You will need to quote your case number when you speak to them. Once you have paid the debt, you should ensure you receive a receipt or letter of confirmation from the claimant.

8.8 The name, address or amount shown on the judgment is incorrect. How can I get this amended?

The information we hold is obtained from the public record. If you wish to query the accuracy of the public record you should contact RTL who maintain the register on behalf of the government. RTL's contact details can be found on page 52 below.

8.9 I paid the judgment in full within one month. How can I get it removed from my file?

For judgments in England and Wales, when you pay the judgment either you or the claimant should contact the court with proof of the payment. The court will notify RTL, which will update the public register to remove the judgment. This update will be reflected on your credit file when RTL provides us with a data update.

For Scottish decrees and Northern Ireland judgments, you should send proof of payment to Registry Trust Limited. You should also advise them of the address where you were living at the time the decree was entered and the case number, if known. If the documentation you provide is satisfactory, RTL will amend their records and will notify us of the change. We will then remove the entry from your credit file.

8.10 I have paid the judgment in full more than one month after it was made, but your records indicate it is still outstanding. What can I do?

In England and Wales, you should contact the court concerned and ask them to update their records. The court will notify RTL, which will update the public register to mark the judgment as satisfied. This update will be reflected on your credit file when RTL provides us with a data update.

¹⁵ <https://registry-trust.org.uk/rt-learn-ew/>

For Scottish decrees and Northern Ireland judgments, you should send proof of payment to RTL, as well as the address at which you were living at the time the decree was entered and the case number, if known. If the documentation you provide is satisfactory, RTL will amend their records and will notify us of the change. We will then mark the entry on your credit file as satisfied.

Satisfied judgments and decrees are retained on your credit file for six years from the date it was issued.

9. Data about bankruptcies and other forms of debt relief

9.1 What kinds of debt relief information might appear on my credit file?

TransUnion obtains data from the Individual Insolvency Register (IIR) for England & Wales, which is maintained by the Insolvency Service. The IIR is a public register which includes details of:

- bankruptcies
- individual voluntary arrangements (IVAs)
- debt relief orders (DROs)
- bankruptcy restrictions orders and undertakings (BROs / BRUs)
- debt relief restrictions orders and undertakings (DRROs / DRRUs)

TransUnion obtains equivalent data for Scotland from the Accountant in Bankruptcy, and for Northern Ireland from the Stationery Office and the Department for the Economy.

9.2 How long is debt relief information kept on my credit file?

Generally this information remains on your credit file for six years, even if it is removed from the public registers earlier than that. This is because the information remains relevant for credit referencing purposes for that period of time. Please refer to section 13 below for more details about data retention.

9.3 Is it possible to get debt relief information removed from my credit file?

Generally, no, if you have had a bankruptcy, IVA or debt relief order it is not possible to get this information removed early and it will remain on your credit file for six years.

If the information is inaccurate you have the right to ask for it to be corrected – see section 16 below for details of how to do this. You also have a right to object to TransUnion's processing of the data, although this will rarely result in the data being removed – please see section 15.2 for more details.

9.4 What is a bankruptcy order?

A bankruptcy order is an order declaring a person bankrupt and placing their financial affairs under the control of a trustee. A person can be made bankrupt, or can apply for bankruptcy themselves, if they are unable to pay their debts.

When a person has been made bankrupt their assets will be used to pay off their debts, and they will be prohibited from certain activities such as borrowing more than a certain amount of money or acting

as a company director. A person is normally released from bankruptcy after 12 months¹⁶, at which point their old debts are generally written off.

Lenders consider whether someone has previously been made bankrupt when making lending decisions.

Although the start of a bankruptcy is automatically reported to TransUnion, the end of it (such as discharge from bankruptcy) might not be. You should therefore contact the credit reference agencies when this happens to make sure your data is up to date.

9.5 What is a sequestration?

A sequestration is the Scottish equivalent of a bankruptcy.

9.6 My bankruptcy has been discharged / annulled, but this isn't reflected on my credit file. How can I get this amended?

You should send us evidence of the discharge / annulment (such as a copy of a certificate of discharge) and we will update our records to reflect this.

9.7 What is an Individual Voluntary Arrangement (IVA)?

An IVA is a formal alternative for individuals wishing to avoid bankruptcy. It is an agreement between a person and their creditors about the payment of all or part of the person's debts. Regular payments are made to an insolvency practitioner who divides it among the creditors until the IVA is completed.

9.8 What is a trust deed?

A trust deed is a formal debt solution, available in Scotland, which combines multiple debts into a single regular, reduced payment. It can offer protection from creditor legal action and protect repossession of assets, including your home.

9.9 What is a debt relief order?

A debt relief order is a cheaper alternative to bankruptcy for individuals with smaller debts and lower income. Information regarding debt relief orders, including the eligibility criteria, can be found [on the government website](#)¹⁷.

A debt relief order freezes debts and interest for 12 months; if the financial situation has not improved after that period, all debts within the debt relief order are written off. There are restrictions on what you can do while a debt relief order is in effect.

10. Cifas data

10.1 What is Cifas?

Cifas is a not-for-profit fraud prevention organisation.

¹⁶ In some circumstances a bankruptcy may be extended beyond 12 months, and in some cases the court might make a bankruptcy restrictions order (BRO) which extends the period for which the individual is restricted from certain activities.

¹⁷ <https://www.gov.uk/options-for-dealing-with-your-debts/debt-relief-orders>

Organisations who are members of Cifas exchange information regarding potentially fraudulent activity in relation to the products and services they offer. When a Cifas member identifies a potential fraud it may place a fraud marker on the Cifas database. That data is then supplied to credit reference agencies, and made available to Cifas members who check that person's credit file. Organisations who are not Cifas members do not see Cifas markers.

There are different types of Cifas marker for different types of suspected fraud. For example, a "victim of impersonation" marker is used if you are believed to have been a victim of identity fraud, and a "victim of takeover" marker is used when someone else is believed to have taken control of your account. Other markers relate to a range of other fraud-related issues, such as false applications or false insurance claims.

Only "victim of impersonation" and "victim of takeover" markers will be visible to you on your credit file. If you wish to enquire about other markers that Cifas might hold, you should contact Cifas directly. Details of how to do this are available on the [Cifas website](#)¹⁸, and Cifas' contact details can be found on page 52.

A Cifas warning on your credit file does not mean that you are being accused of fraud, or that your address has been blacklisted, and will not result in an automatic refusal of a credit application. It merely ensures that any application for credit is more carefully examined.

10.2 What do I do if I wish to question a Cifas record that has appeared on my credit file?

If you wish to query a Cifas record on your credit file you should write to the organisation that has filed the warning, as they are responsible for its accuracy. If you disagree with the information the organisation has placed on your credit file, ask them for details of how to dispute it.

10.3 How long will a Cifas entry remain on my credit file?

A Cifas entry placed on your credit file by a Cifas member will remain for 13 months from the date of submission. A protective registration lasts for two years.

10.4 What is protective registration?

If your personal information has been compromised or your identification documents have been lost or stolen there is a risk that a fraudster could use them to obtain credit or other services using your identity.

If you are concerned that you may be (or become) a victim of identity theft, you can apply to Cifas for a "protective registration". This indicates to lenders that any credit applications made in your name should be more carefully scrutinised. There is an administration fee payable to Cifas for this service.

Details of how to do this are available on the [Cifas website](#), and Cifas' contact details can be found on page 52 below.

¹⁸ <https://www.cifas.org.uk/dsar>

11. Address links, aliases and financial associates

11.1 What is an address link?

Your credit file contains address link information, which link you to your previous addresses.

Address links are created when an organisation supplies us with an update to a SHARE financial account record indicating that your address has changed. See section 5 above for more information about SHARE records.

Each address link confirms the address that the financial account has moved from and the address that it has moved to. It also includes information about the most recent source of the address link, the date on which the address link was last confirmed, and the date on which the address link was originally created.

11.2 Why are there other addresses shown on my credit report?

Information recorded at other addresses you have lived at or are linked to may be relevant to lenders who are assessing a credit application from you. Address links can also be used for other purposes, such as tracing individuals who have moved in order to return assets to them.

11.3 Why is there an address link on my credit report, but no SHARE record supplied by the same lender?

In some cases an address link can be added to your credit file before the corresponding SHARE record appears. This can happen because the organisation that supplied us with the SHARE record is still validating the financial data supplied to us. When they have completed this validation the SHARE record should appear on your credit report.

You may also see historic address links that were created based on data that previously appeared on your credit report but has since been removed. We only retain SHARE financial payment data on your credit file for six years from closure of the account, but address links created because of these accounts will remain on your report until you ask us to remove them.

11.4 I have never lived at an address shown on my credit report. Can you remove it?

An address link may appear on your credit file because you have a financial connection with that address, even though you have never lived there. For example, if you are a landlord of a property that you do not live at, you might have opened a mortgage account using that property's address.

If you do not have any connection with an address that appears on your report, please contact us and we will investigate the matter with the organisation that provided us with the information that led to the address link.

11.5 What is an alias?

An alias is any name by which you are or have been known. Any information held under an alias will appear on your credit file because it relates to you.

We create aliases based on information we obtain from various different sources. Typically it results from information originally provided by you to lenders or directly to TransUnion.

11.6 What is a financial associate?

A financial associate is a person with whom you have a financial connection. Typically these result from joint credit applications, joint financial accounts, or other information provided by you to lenders or directly to TransUnion.

Your financial associate's name will appear on your credit report, but their financial information will not. Your credit report will only show your financial information. However, a potential lender who searches your credit file may also check for financial information relating to anyone you are financially connected to. This means that information such as their credit repayment history, and any court judgments or insolvencies relating to them, can be considered when you make a credit application.

If you are no longer financially connected with a person and would like us to remove the financial association on your credit file, you can ask us to disassociate you from that person. Please contact us using the details on page 8. Please provide the full name and date of birth of both you and the person from whom you wish to be disassociated, an explanation of why you are no longer financially connected with them, and any addresses you have previously shared.

11.7 What does a financial disassociation mean?

A financial disassociation is the process of removing a financial associate from your credit file. Once a financial disassociation has taken place, lenders searching your credit file will no longer see any financial connection between you and the other person.

11.8 Can I have a former partner's details removed from my report?

We can remove financial associations between you and a former partner if you no longer share a financial connection with them (for example because any joint accounts have been closed).

If you do remain financially connected to your former partner, you may wish to add a notice of correction to your credit file explaining your current circumstances. Please see section 13 for more details.

12. Search history

12.1 What does the information shown in the credit search history section of my file mean?

When an organisation checks your TransUnion credit file we create a record that they have done so. These are known as search footprints. Many different types of search footprint can be seen on your credit file.

Each search footprint recorded on your credit file will show the following information:

Description	Explanation
Name & Address	Your name and address as supplied by the organisation performing the search.
Search Date	The date on which the search was performed.
Date of Birth	The date of birth as supplied by the organisation performing the search.
Search Organisation	The name of organisation that performed the search.
Search Organisation Unit	An organisation's subdivision, group company or third party organisation which is involved in checking your data.
Search Purpose	The purpose for which your credit file has been checked. See section 12.8 below.
Balance/Limit*	The limit or balance associated with the type of request made.
Type of Application*	The type of application that has been made (sole, joint or transient).
Term*	The duration of the product that has been applied for.
Credit Types*	The type of credit applied for.
Transient Association*	An indication of whether a search performed in relation to a joint credit application was transient. See section 12.2 below.
Start Date & End Date of Address	The dates of residence for current and previous addresses, as provided by the organisation performing the search.
Current Address Match	An indication of whether the address searched was the current address of the applicant at the time (according to the organisation that performed the search).
Opt In / Opt Out	An indication of whether the organisation has requested information pertaining to financial associates who were not named on the application (Opt In = yes; Opt Out = no).

Description	Explanation
Search Reference Number	A unique reference number created at the time of the search to identify it on our database.

*These fields may only apply if the purpose of the search was in relation to a credit activity.

12.2 What is a transient association?

A transient association is a temporary relationship between two or more applicants who do not wish to be financially associated. An example of this would be two or more students applying for a utilities account in shared housing.

The resulting SHARE accounts will appear on each applicant's credit file, but the SHARE account will not link them together financially.

12.3 How do I know who has seen information about me?

A search footprint is recorded each time an organisation accesses your credit file. By checking the search footprints on your credit file you can see details of organisations that have accessed your credit file in the previous two years.

However, some search footprints are not shown on your credit file. For example, search footprints are not shown where a police force has checked your credit file for the purposes of preventing or detecting crime and revealing the search to you would be likely to prejudice that activity.

12.4 There is a search footprint on my credit file that I do not recognise. How do I get it removed?

You may wish to contact the organisation that performed the search and ask them why they did it. If you do not know the contact details for the company concerned, please contact us and we will be happy to supply them to you.

It may be that the organisation's name as shown on the search footprint is a subsidiary or parent company, or that they trade under a different name. Once you have contacted them you may remember why they might have carried out the search.

Alternatively, you may prefer to contact us to dispute the search footprint. Please see page 8 of this guide for our contact information.

12.5 There are duplicate search footprints on my credit file. How do I get them removed?

You may wish to contact the organisation that performed the searches and ask them to authorise TransUnion to remove the duplicate search footprints. If you do not know the contact details of the company concerned, please contact us and we will be happy to supply them to you.

Alternatively, you may prefer to contact us to dispute the duplicate footprints, and we will handle the dispute on your behalf.

12.6 Some of the details on the search footprint are incorrect. How can I get the record amended?

You may wish to contact the organisation that performed the search and ask them to authorise TransUnion to amend the search footprints. If you do not know the contact details of the company concerned, please contact us and we will be happy to supply them to you.

Alternatively, you may prefer to contact us to dispute the search footprint, and we will handle the dispute on your behalf.

12.7 Will you keep a record of my request for my credit file?

Yes, we record a search footprint on your credit file each time you apply for a copy of your credit file from us.

12.8 Are there different types of search footprints?

The table below explains different types of search footprint that you may see on your credit file, including a brief explanation about the purpose for which the client was performing the search. The table also shows whether or not the search footprint is visible to other organisations who check your credit file, and whether the search footprint might affect your credit score.

Search type description	Code	Purpose of the search	Visible to others	Used in TU scores
Affordability	AF	Where the client wishes to perform income verification or prevent overindebtedness, bad debt or fraud when validating the affordability risk of a consumer.	No	No
Account Management	AI	Used as a part of ongoing account management where you contact the lender directly requesting further credit.	Yes	No
Account Management	AM	Used as part of account management activities when the organisation is assessing the ongoing performance of your account or pre-approving extended credit facilities.	No	No
		Used to assist financial vulnerability for the purpose of reducing gambling harm Also used once a relationship has been established between a debt collection agency and an individual for ongoing monitoring and account management		

Search type description	Code	Purpose of the search	Visible to others	Used in TU scores
		to prevent detrimental impact to the individual following a debt collection search.		
Administration Review	AR	Used by organisations which are looking at your credit file to establish whether you can afford the product or service being applied for or used as part of an account management process where they have an existing relationship with you.	No	No
Address Verification	AV	A basic search to ensure that a valid address has been given.	No	No
Affordability Indicator Assessment	AX	Used by retail clients to help assess your affordability so they can decide what products, services or accounts you would be eligible for.	No	No
Credit Broker Enquiry	BE	Used to confirm you are who you claim to be, at the address you claim to live, following the engagement of a broker by you for the purposes of obtaining a credit facility.	No	No
Deferred Payment Credit Application	BN	Used when credit checking an application for deferred payment credit.	Yes	No
Business Search	BS	Used when credit checking an application for commercial credit by a sole trader, partnership or an unlimited company (where the individual is personally responsible for the debt).	Yes	Yes
Checking Credit Application	CA	Used when credit checking any form of application for personal credit.	Yes	Yes
Consumer Credit file Request	CL	When the individual has requested their credit file from an organisation who is providing the consumer credit file through their own services.	No	No

Search type description	Code	Purpose of the search	Visible to others	Used in TU scores
Shared Ownership Agreement	CO	Used to confirm you are who you claim to be and live at the address you claim to live at, for the purposes of the provision of credit where the credit relationship is in connection with a shared ownership agreement.	Yes	Yes
Debt Collection	DC	When a debt becomes owed to lender following non-payment, a debt collection search is performed to re-establish contact with you. This search is also used by debt collection agencies to establish an initial relationship when an account has been sold on.	Yes	Yes
Decision in Principle	DP	Used to confirm that you are who you claim to be, at the address you claim to live, in order to obtain an agreement in principle prior to an application for a mortgage.	No	No
Directors Search	DS	Used when confirming a director's information to provide commercial credit as part of a company search in relation to limited companies (where the individual is not personally responsible for the debt).	Yes	No
Debt Consolidation Review	DV	Used by lending organisations to evaluate the outstanding financial commitments as part of a consolidation review.	No	No
Employee Check	EC	Used when vetting you for suitability for employment or as part of ongoing employee vetting checks.	No	No
Limited Subject Access Request (3rd Party Use)	ED	Used where the consumer provides an organisation with authority to access their credit file, in order that the organisation can provide appropriate advice to the consumer in view of the consumer's financial position	No	No

Search type description	Code	Purpose of the search	Visible to others	Used in TU scores
Employee Check	EM	When pre-checking an individual for potential employment or as part of ongoing checks required by the financial sector.	No	No
General Enquiry	EN	Used for all nonspecific enquiries, requiring basic public data, where there is no other appropriate search purpose available.	No	No
Employee Check	EP	When pre-checking an individual for potential employment or as part of ongoing check, to assess financial probity using full financial information (limited to specified organisations)	No	No
Financial Risk Assessment	FX	Used to assist retail clients with their assessment of your financial risk profile when you apply to purchase an item with credit (for example, buying an item with interest-free credit) so they can direct your application to an appropriate credit provider.	No	No
Gambling Affordability Assessment	GB	To check for financial vulnerability and affordability, for instance when signing up to a new gambling account or adding a significant deposit or multiple smaller deposits adding up to a significant amount.	No	No
General Insurance	GI	Used when performing a risk assessment for an insurance premium.	No	No
Guarantor	GU	Used to confirm that a guarantor is who they claim to be, at the address they claim to live at, and verifying the guarantor's financial standing.	No	No
Insurance Broker Enquiry	IB	Used to confirm that you are who you claim to be, at the address you claim to live at, following the engagement of a broker by you for the purposes of obtaining an insurance policy.	No	No
Identification Check	IC	Used to verify that you are who you claim to be and reside at the address you claim to live at.	No	No

Search type description	Code	Purpose of the search	Visible to others	Used in TU scores
Identification check (non-credit) risk assessment	IK	Used to check the individual resides at the given address and to perform a non-credit risk assessment in relation to a client's customers.	No	No
Identification Check for Credit	IP	Used to verify that you are who you claim to be and reside at the address you claim to live at. This is used for pre-application identity checking (e.g. as part of opening a bank account with an overdraft).	No	No
Identification Check	IQ	Used to verify that you are who you claim to be and reside at the address you claim to live at or to verify your age. This might be used, for example, when opening a basic bank account with no credit facility.	No	No
Anti-Money Laundering	MP	Used to perform anti-money laundering checks.	No	No
Quotation Search	QS	Used prior to a credit application to offer a quote, for example when shopping around for a product.	No	No
General Insurance	TI	Used when performing a risk assessment for an insurance premium.	No	No
Insurance Quotation	TQ	Used when performing a risk assessment for an insurance premium and, where applicable, associated insurance premium finance (credit)	No	No
Tenant Vet	TV	Used to vet the suitability of a tenant prior to any type of letting or tenancy agreement.	No	No
Consumer Credit File Request	58	Used when a consumer makes a request to TransUnion to see their credit file.	No	No
Collection of tax debt	ZE	Used when an organisation is looking to collect a tax debt or imposition of a similar nature (where non-payment is a criminal offence).	No	No

Search type description	Code	Purpose of the search	Visible to others	Used in TU scores
Collection of council tax debt	ZD	Used when an organisation is looking to collect outstanding council tax debt.	No	No

13. Data retention

This section explains how long information will remain visible on your credit report for.

13.1 Public data

Type	Location	Source	Retention on credit file
Bankruptcy orders	England & Wales	The Insolvency Service	Six years
	Northern Ireland	The Stationary Office (Belfast Gazette)	
Sequestrations	Scotland	Accountant in Bankruptcy (AIB)	Six years
Individual Voluntary Arrangements (IVA)	England & Wales	The Insolvency Service	Usually six years. However, the IVA will remain on your credit file for more than six years if the IVA runs for a longer period than that.
	Northern Ireland	Department for the Economy (Northern Ireland)	
Scottish Trust Deeds	Scotland	Accountant in Bankruptcy (AIB)	Six years
Debt relief orders	England & Wales	The Insolvency Service	Six years
Judgments / decrees (including administration orders)	All jurisdictions	Registry Trust Limited	Six years

13.2 Payment and search data

Type	Source	Description	Retention on credit file
SHARE	Lenders	Payment information received on a monthly basis	Active accounts: six years Satisfied/closed accounts: Six years after the account has been satisfied/closed
MODA	Short term lending organisations	Payment information received daily	50 days from the last update
Searches	Organisations searching your credit file	Search footprint left on a credit file containing information about the purpose and type of search performed	Two years from date of search

14. Other data

14.1 What other data do credit reference agencies hold, besides the information on my credit file?

This includes:

- **Some types of search footprint:** These are search footprints which are not relevant to your financial standing and are not seen by lenders when making lending decisions. We retain these as a record that your data has been accessed.
- **Affordability data:** This is information relating to your ability to afford repayments, such as the turnover on your current accounts, and information about your salary which you provide as part of any credit applications. This information is used to assist organisations to assess whether you will be able to afford repayments.
- **Expired credit file data:** Data which we retain after it ceases to be visible on your credit file. This data is used for statistical analysis purposes and not for live decision-making purposes.
- **Non-credit product data:** Other information held for use in our non-credit related products. For example, we hold some information about consumers for purposes such as marketing, debt collecting and customer relationship management.
- **Other business data:** Other data resulting from our business activities. For example, if you have previously contacted our customer services team or have been a member of staff of TransUnion, we may hold other information about you because of that.

14.2 How do I get a copy of this other information?

You can obtain information which is not on your credit file by contacting us. Please send your request by email to UKFullSubjectAccessRequest@transunion.com. Your request should include:

- Details of the additional information you would like us to provide
- Your name, address and date of birth
- Your current and any previous addresses
- Copies of two forms of ID: one government photo ID (such as driving licence or passport) and one document showing your current address within the last three months (such as a utility bill, bank statement or another official document).

14.3 Do lenders see this other information?

In general the data that you see on your credit file is the data that lenders will see when they perform a credit check on you. We generally do not provide the other types of data that are listed in section 14.1 above.

As an exception, affordability data is supplied to lenders when they perform a check on you. It is used to help assess whether you will be able to afford repayments.

14.4 Can I be turned down for credit because of this information?

With the exception of affordability data, no. The additional data referred to in 14.1 is not used for any live decision-making.

14.5 What if this data is wrong? How can I get it amended?

If you see information that is not on your credit file and you do not believe is correct, you should contact us to enquire whether it can be amended.

Please email us at UKFullSubjectAccessRequest@transunion.com. Please include a copy of the information that you believe is incorrect and details of how you believe it needs to be changed.

15. Your rights

15.1 What rights do I have over the data you hold on me?

You have a range of rights under the UK's data protection and financial services legislation.

Under the UK General Data Protection Regulation (UK GDPR) you have the following rights:

- **Access:** You have the right to know what data we hold about you, as well as additional information such as what we use it for, where we got it from, the kinds of organisations that we share it with and how long we keep it for. Please see page 8 for details of how to access your credit file, and section 14 for details of how to access other data that TransUnion might hold.
- **Rectification:** If you believe that the data we hold about you is incorrect, inaccurate or needs to be brought up date, you can ask us to correct it. If you do this we will normally need to contact

the organisation that supplied us with the data in order to verify whether or not it is accurate. Please see section 16 for more details.

- **Objection / erasure (also known as the right to be forgotten):** This is a right to object to us using your information and request that we delete some or all of it. Erasure is not an absolute right; it only applies in certain situations and is subject to certain caveats. However, if you have specific circumstances which might justify the erasure of information from your credit file you can provide us with the details, and evidence to support it, and we will consider your request. You should bear in mind that if you do get us to erase your financial history, this could well make it harder for you to obtain credit in the future. Please see section 15.2 for more details.
- **Objection to direct marketing:** You have a right to object to us using your data for direct marketing purposes. Please see section 15.3 for more details.
- **Restriction:** In some circumstances you can ask us to put a marker on your credit file to indicate that its use should be restricted. For example, this applies where you are disputing the accuracy of the information, we hold about you. The restriction normally only lasts for a limited amount of time, such as however long it takes for us to verify the accuracy of the information. For credit files, we do this by adding a notice of dispute, which tells anyone accessing your credit file that you are disputing the accuracy of the information.

If at any stage we fail to comply with these rights, you can contact the Information Commissioner's Office to check whether we are meeting the requirements of the legislation, or you can seek recourse through the courts. Contact details for the Information Commissioner are available on page 52 below.

You also have certain additional rights under section 159 of the Consumer Credit Act 1974. These are explained in a separate section at the end of this document.

You have the right to complain to TransUnion if you are not satisfied with the way TransUnion has treated you. If you remain dissatisfied following your complaint you can contact the Financial Ombudsman Service (FOS); please see the contact details on page 53.

15.2 Can I prevent TransUnion from holding information about me?

You do not have an absolute right to prevent us from holding information about you, but you do have the right to object to us doing so.

If you send us an objection, you will need to provide us with reasons about why our use of your information is having an adverse effect on you, together with evidence of those adverse effects (where relevant). We will then need to determine whether our use of your information is having such an effect on you that it outweighs our reasons for holding it.

If our reasons for holding the information outweigh the impact that it is having on you, then we will be entitled to keep it; otherwise you can ask us to erase it.

If you are asking us to erase your credit file, you need to bear in mind that accurate credit reporting is extremely important to the UK financial services industry and the wider economy. That means that it is relatively rare that we will find that the level of impact on an individual override those aims. You should also bear in mind that if you do get us to erase your financial history, this could well make it harder for you to obtain credit in the future.

Even when we are required to erase data, we are still entitled to keep a copy of it for certain specified purposes, such as enforcing or defending legal claims.

15.3 How do I stop TransUnion from using my data for marketing purposes?

Credit reference data can in some circumstances be used for limited marketing-related purposes, such as screening you out of marketing for financial products that you would not be eligible for based on your financial history. Additionally, the open register (see section 7.6 above) can be used for sending you marketing by post. For more details of our marketing-related activities, please see [our website](#)¹⁹.

You have an absolute right to stop TransUnion from using your personal data for direct marketing purposes. If you wish to do this, please contact us using the details on page 8.

16. Fixing problems with your credit file

16.1 Information on my credit file is incorrect. What should I do?

You have a legal right to dispute the information we hold about you if you believe it is not correct. If you do this, we will normally need to raise the matter with the organisation that provided us with the information so that they can confirm whether or not it is correct.

While the information is under dispute, we will mark it with a “notice of dispute”. This shows that the data is under dispute and may be subject to removal or amendment.

A dispute will typically result in one of these outcomes:

- the information provider confirms that the information is incorrect and asks us to remove it from your credit file
- the information provider confirms that the information is incorrect and requests us to amend it
- the information provider confirms that the entry is correct and that no change is required

We will inform you of the outcome of the dispute following confirmation from the provider. If we do not get a response from the provider within 28 days, we will temporarily suppress the disputed information from your credit file until we receive a response.

16.2 What is a notice of correction?

A notice of correction is a statement of up to 200 words that you can add to your credit file.

16.3 What are notices of correction used for?

A notice of correction can be used to explain information on your credit file from your perspective. For example, you can use a notice of correction to explain:

- if you have a health condition that affects your ability to manage money and debt
- if you are not eligible to be included on the electoral register (for example, because you are not eligible to vote)

¹⁹ <https://www.transunion.co.uk/legal/privacy-centre/marketing-services-information>

- if a third party has power to manage your affairs on your behalf (for example under a power of attorney)
- any other circumstances relating to the information on your credit file

Some people use notices of correction to specify a password that they wish to use when applying for credit. This can help to prevent fraudulent applications being made in your name by people who do not know the password. Please note, however, that not all lenders will have a process that checks this.

If you add a notice of correction to your credit file, any organisation accessing your credit file from TransUnion will see it. Please bear in mind that if you add a notice of correction, lenders searching your credit file are obliged under industry rules to read it and take it into account when deciding your application. This may slow down their decision of whether to offer you the product or service you have applied for.

16.4 How do I add a notice of correction to my credit report?

Please contact us using the details on page 8, quoting your TransUnion reference number (if any) and confirming the wording you would like us to add to your credit file.

We will not add a notice of correction to your credit file if we consider it to be irrelevant to the information we hold, frivolous or defamatory. Your notice of correction also cannot name third parties, apportion blame or include confidential information. If you request a notice of correction that we do not consider to be appropriate we will discuss it with you and try to reach a compromise. If we cannot agree, the matter can be referred to the Information Commissioner's Office for adjudication.

A notice of correction will generally remain on your credit file until you ask us to remove it.

17. Lending decisions

17.1 How do lenders decide whether to give me credit?

Lenders will typically use a combination of the following types of information when making a lending decision:

- information supplied by you at the point of application
- information about your previous dealings with them
- data supplied by one or more credit reference agencies or other third party organisations

Most lenders use a technique known as credit scoring to help them decide whether to give you credit. This means that they take the information that they know about you from the sources listed above and feed it into a scorecard. The scorecard combines that information, gives different pieces of information different weights according to the lender's own criteria, and produces an overall score. The lender uses that score to help it decide whether to grant you credit. See section 17.2 below for more information.

Lenders also apply policy rules when processing your application. For instance, they may have a policy rule to reject any applicants who have an unpaid court judgment with a value above a specified amount. If someone applies for credit and the data supplied by a credit reference agency reveals the applicant has an unpaid judgment over that amount.

nt, the application would be automatically declined.

Where these decisions are wholly automated, you have the right to obtain meaningful information about the logic used in them from the lender.

Lenders use different credit scoring systems and policy rules, so if you are declined by one organisation this does not necessarily mean that other organisations will make the same decision. However, if you make many applications for credit, each one will leave a credit search footprint on your credit file. This may have a negative effect on your ability to obtain credit in the future, because lenders often take into the number of credit applications that a person has been making.

17.2 What is credit scoring?

Credit scoring is a technique used by financial institutions to help them assess the risk involved in lending money to someone. Based on the level of risk calculated (i.e. the credit score) they will decide whether or not to grant the credit application.

Using standardised credit scoring rules for each applicant allows the lender to assess each application fairly and consistently using the same criteria. It helps to take human error and bias out of the process.

The credit score used by a lender is typically derived from the information that you provide on the credit application form, information from any existing or previous relationship you may have with the lender, and information obtained from credit reference agencies or other third parties.

Each organisation may have its own scoring rules and acceptance criteria. They do not have to provide the detailed workings of those rules and criteria to you, but where they use credit scores to make wholly automated lending decisions, they do have to provide you with meaningful information about the logic involved in them.

TransUnion does not hold information about what lending decisions are made by lenders, or why they have made them.

17.3 Do credit reference agencies create and share credit scores?

Yes, each credit reference agency creates credit scores for individuals based on the data they hold. These scores can be shared with lenders, who may use them as part of their lending decisions.

Your credit score may be different at each credit reference agency. This is because the credit reference agencies may each hold different data about you, and will have different credit scoring algorithms. They may also have different ranges for their credit scores:

17.4 Do credit reference agencies tell lenders who they should lend money to?

No. Credit reference agencies provide information which lenders use to help them make decisions. Each lender makes its own decision based on the information we provide. We do not make decisions or offer recommendations about whether a lender should grant credit.

Lenders have differing lending criteria depending on the level of risk they wish to expose themselves to, balanced against the number of new accounts they wish to acquire. One lender may grant someone credit while another may decline the same request, even based on the same information.

17.5 Am I on a credit blacklist?

Credit reference agencies such as TransUnion do not hold a “blacklist”. We simply provide lenders with information that helps them to make a balanced and commercially sensible decision about your application.

17.6 How can I find out why I have been declined for credit?

Only the lender concerned knows why an application was declined, and they should be able to tell you their reasons if you ask.

Lenders which decline an application based on wholly automated decision-making must provide you with meaningful information about the logic involved if you ask for it.

If the lender has declined your application as a result of information provided by a credit reference agency, they have to inform you of this and tell you which credit reference agency provided the relevant information so that you can challenge it if it is incorrect.

17.7 What can I do to improve my chances of getting credit?

When applying for credit, we recommend that you should always provide accurate, truthful and complete information to the lender on your application. Any inaccuracies or omissions may affect your ability to obtain credit in the future.

Lenders are looking for evidence that you can repay existing credit on time, so it is important to pay your bills and financial agreements when they are due.

Be aware that each credit application you make will leave a search footprint on your credit file (see section 12 above). Making many applications in a short space of time may have a negative effect on your ability to obtain credit in the future, because lenders may think, for example, that it shows you are taking on lots of other financial commitments.

We recommend that you should obtain a copy of your credit file from the three credit reference agencies on a regular basis to ensure the information they hold is accurate and up to date.

17.8 Does my credit file show that I have been refused credit?

No. We record a search footprint showing that an application has been made, but the lender does not inform TransUnion whether your application was accepted or declined.

18. Help with financial problems

18.1 What should I do if I can't pay my debts?

You should contact the lender concerned and explain your circumstances to them. There are FCA rules they will need to follow about treating you fairly, which may mean they are prepared to make allowances for your situation.

You could also seek advice from a reputable debt advice organisation or the Citizens Advice Bureau. Please see page 52 below for contact details of some of those organisations.

18.2 How can I protect myself from fraud if my personal information is lost or stolen?

If your personal details have been compromised or your identification documents have been lost or stolen, there is a risk they could be used fraudulently to obtain credit or other products and services in your name.

You could add a notice of correction to your credit file explaining the situation and asking lenders to take additional precautions before granting credit in your name. See section 16 for more details.

You could also apply for a Cifas protective registration. See section 10 for more details.

18.3 What do credit repair companies do?

Credit repair companies claim that they can help you remove negative information such as CCJs and defaults from your credit file. However, credit reference agencies will normally only amend or delete information from their files when instructed to do so by the institution that provided the relevant data. For instance, CCJs ordinarily cannot be removed without confirmation from the organisation that maintains the official register of judgments.

TransUnion does not endorse the activities of credit repair companies. Before paying a credit repair company any money, please seek advice from the Citizens Advice Bureau or another reputable organisation.

Useful information and contacts

TransUnion International UK Limited

See page 8 of this guide.

Experian Limited

Website: www.experian.co.uk

Address: PO Box 8000, Nottingham, NG80 7WF

Telephone: 0344 481 0800 or 0800 013 8888

Equifax Limited

Website: www.equifax.co.uk

Address: PO BOX 10036, Leicester, LE3 4FS

Telephone: 0333 321 4043 or 0800 014 2955

Email: ukdpo@equifax.com

Registry Trust Limited

Website: www.registry-trust.org.uk

Address: 153-157 Cleveland Street, London, W1T 6QW

Telephone: 0207 380 0133

Cifas

Website: www.cifas.org.uk

Protective Registration Order Line: 0330 100 0180

Electoral Commission

Website: <https://www.electoralcommission.org.uk/>

National Debtline

Website: www.nationaldebtline.org

Telephone: 0808 808 4000

StepChange

Website: www.stepchange.org

Telephone: 0800 138 1111

Information Commissioner's Office

Website: www.ico.org.uk

Telephone: 0303 123 1113

Address: Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

Complaints portal: <https://ico.org.uk/make-a-complaint>

Financial Ombudsman Service

Address: Financial Ombudsman Service, Exchange Tower, LONDON, E14 9SR

Telephone: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Your rights under the Consumer Credit Act 1974

This section explains your rights under section 159 of the Consumer Credit Act 1974.

Your rights are as follows:

1. If you think that any of the information we have sent you on your credit report is wrong and that you are likely to suffer because it is wrong, you can ask us to correct it or remove it from our file.

You need to write to us telling us what you want us to do. You should explain why you think the information is wrong.

If you write to us, we have to reply in writing within 28 days.

Our reply will tell you whether we have corrected the information, removed it from our file or done nothing. If we tell you that we have corrected the information, you will get a copy.

2. If our reply says that we have done nothing, or if we fail to reply within 28 days, or if we correct the information but you are not happy with the correction, you can write your own note of correction and ask for it to be included on our file.

To do this, you will need to write to us within 28 days of receiving our reply. If you did not get a reply from us and you want the information, we sent you to be corrected, you will need to write to us within 8 weeks of the letter you wrote to us in which you asked us to correct the information or remove it from our file.

Your letter will need to:

- Include the note of correction you have written. It must not be more than 200 words long and should give a clear and accurate explanation of why you think the information is wrong.
- If the information is factually correct but you think it creates a misleading impression, your note of correction can explain why.
- Ask us to add your note of correction to our file and to include a copy of it whenever we give anyone any of the information you think is wrong or any information based on it.

If we accept your note of correction, we must tell you in writing within 28 days that we are going to add it to our file.

If we think it would be wrong to add your note of correction to our file, we must apply for a ruling from the Information Commissioner.

We will apply for a ruling if we do not want to include your note of correction because we think it is wrong, or because we think it is defamatory, frivolous or scandalous, or unsuitable for publication for some other reason. We can only refuse to include your note of correction if the Commissioner agrees with us.

3. If we have not written to you within 28 days of receiving your note of correction, or if we have written telling you that we are not going to add your note of correction to our file, you can appeal to the Information Commissioner.

If you want to do this, you will have to write to the following address

The Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Telephone no. 0303 123 1113

When you write, you must give the following details -

- your full name and address
- our name and address
- details of the information you think is wrong, including:
 - why you think it is wrong,
 - why you think you are likely to suffer because it is wrong, and an indication of when you sent us your note of correction.

It would be helpful to the Commissioner if you could include a copy of your note of correction.

Before deciding what to do, the Commissioner may ask us for our side of the story and send us a copy of your letter. In return, you will be sent any comments we make.

The Commissioner can make any order they think fit when they have considered your appeal. For example, they can order us to accept your note of correction and add it to our file.

Important Note: The various time limits referred to above (mostly 28 days) start with the day following receipt and end with the day of delivery. That means (for example) that if you have 28 days to reply to a letter from us, the period starts with the day after you receive our letter; and you then must make sure that your reply is delivered to us no later than 28 days from that date. To avoid the risk of losing your rights you should therefore allow for postal delays.