



Your credit file explained

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CONTENTS

1	INTRODUCTION	1
1.1	About credit reference agencies.....	1
2	FREQUENTLY ASKED QUESTIONS (GENERAL)	2
2.1	Why do lenders use credit reference agencies?.....	2
2.2	Can anyone search your database for information about me?.....	2
2.3	Will I be told before someone searches your database for information about me?	2
2.4	Are there any circumstances in which I won't be told before someone searches your database for information about me?.....	3
2.5	How do I know who has seen information about me?.....	3
2.6	Do all credit reference agencies hold identical information about me?	3
2.6.1	Public data.....	3
2.6.2	Credit data.....	3
2.6.3	Search footprints.....	4
2.7	Can I prevent TransUnion from holding information about me?	4
2.8	Who regulates the credit reference agencies?.....	4
2.9	How do you ensure security?.....	4
2.10	Do you hold information about addresses outside the UK?.....	5
2.11	How can I protect myself from fraud if my personal information is lost or stolen? .	5
2.12	What do credit repair companies do?	5
2.13	What should I do if I can't pay my debts?.....	5
2.14	Information on my credit file is incorrect. What should I do?.....	5
2.15	What is a notice of correction?.....	6
2.16	How do I add a notice of correction to my credit report?	6
2.17	Why does my credit report show other people's information?	7
2.18	Can other people's financial information be removed from my file?	7
2.19	Does TransUnion hold information about me which is not included on my credit file?	7
2.20	What information is used to assess my potential over indebtedness?.....	8

3	ELECTORAL REGISTER.....	9
3.1	The electoral register section of my credit file contains inaccurate information. How do I correct it?	9
3.2	I have changed my name or address. How do I ensure my electoral register information is amended?	9
3.3	I have been refused credit – is it because I am not on the electoral register at my current address?.....	10
3.4	What is the open register, and what does “opted out” mean?.....	10
4	PUBLIC DATA	11
4.1	What kinds of public data does TransUnion hold?	11
4.2	What is a bankruptcy order?.....	11
4.3	My bankruptcy has been discharged/annulled, but this isn’t reflected on my file. How can I get this amended?	11
4.4	I have a query regarding the bankruptcy information. What should I do?	11
4.5	What is sequestration?	12
4.6	What is an Individual Voluntary Arrangement (IVA)?.....	12
4.7	What is a trust deed?.....	12
4.8	What is a debt relief order?	12
4.9	What kinds of judgments might affect my credit file?	12
4.10	Are all types of judgment recorded on your files?	12
4.11	Where do you obtain judgment information from?	13
4.12	How long do judgments stay on a credit file?.....	13
4.13	How can I get a judgment removed from my file?	13
4.14	How do I pay a judgment?	13
4.15	I believe the judgment against me was unfair and should not have been issued. How do I challenge it?	13
4.16	The name, address or amount registered on the judgment is incorrect. How can I get this amended?	14
4.17	I paid the judgment (or decree) in full within one month of the judgment date. How can I get it removed from my file?	14

4.18	I have paid the judgment in full, but not within one month of it being made, but your records indicate it is still outstanding. What can I do?	14
5	SHARE (ACCOUNT PERFORMANCE DATA)	15
5.1	What is SHARE?.....	15
5.2	Can anyone see SHARE information held about me?	15
5.3	Why do you hold SHARE data?	15
5.4	Some of my credit agreements do not appear on my TransUnion credit file. Why not?	15
5.5	How often is SHARE information updated?.....	15
5.6	How long will SHARE information stay on my credit file?	16
5.7	I have closed, repaid or settled one of my SHARE credit accounts. Why does it still appear on my credit file?.....	16
5.8	What type of information does a SHARE account contain and what does it all mean?	16
5.9	What is a default?	18
5.10	What do the Account Status and Payment Status codes shown on my SHARE accounts mean?.....	19
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?	23
5.14	Does SHARE contain the same information as the data held by Experian and Equifax?	23
5.15	Information relating to a SHARE record on my credit file is incorrect. How do I get it corrected?	23
6	MODA.....	25
6.1	What is MODA?.....	25
6.2	Can anyone see MODA information held about me?	25
6.3	Why do you hold MODA data?	25
6.4	Some of my credit agreements do not appear on my TransUnion MODA record. Why not?	25
6.5	How often is MODA information updated?.....	25

6.6	How long will MODA information stay on my credit file?	26
6.7	I have closed one of my MODA credit accounts. Why does it still appear on my credit file?	26
6.8	What’s the difference between SHARE and MODA data and what does this mean to me?	26
6.9	Information relating to a MODA record on my credit file is incorrect. How do I get it corrected?	26
6.10	What type of information does a MODA account contain and what does it all mean?	27
6.11	What do the Account Status codes shown on my MODA accounts mean?	28
7	CIFAS – THE UK’S FRAUD PREVENTION SERVICE.....	29
7.1	What is Cifas?.....	29
7.2	What do I do if I wish to question a Cifas record that has appeared on my file?	29
7.3	How long will a Cifas entry remain on my file?.....	29
7.4	What is protective registration?	29
8	LINKS	31
8.1	Address links	31
8.2	Why are there other addresses shown on my credit report?	31
8.3	Why is there an address link on my credit report, but no SHARE record supplied by the same lender?.....	31
8.4	I have never lived at an address shown on my credit report. Can you remove it? .	31
8.5	Aliases	32
8.6	Financial associations.....	32
8.7	What does a financial disassociation mean?	32
8.8	Can I have a former partner’s details removed from my report?	32
9	SEARCH HISTORY.....	33
9.1	What does the information show in the Credit Search History section of my file mean?	33
9.2	What is a transient association?	34
9.3	Can anyone search your database for information about me?	34

9.4	How do I know who has seen information about me?	34
9.5	There is a search footprint on my credit file that I do not recognise. How do I get it removed?.....	35
9.6	There are duplicate search footprints on my credit file. How do I get them removed?.....	35
9.7	Some of the details on the search record (such as date of birth or time at the address) are incorrect. How can I get the record amended?.....	35
9.8	Will you keep a record of my request for my credit file?	35
9.9	Are there different types of search footprints?	36
10	REFUSED CREDIT	39
10.1	How do lenders decide whether to give me credit?	39
10.2	What is credit scoring?.....	39
10.3	Do credit reference agencies tell lenders who they should lend money to?	40
10.4	Am I on a blacklist?	40
10.5	How can I find out why I have been declined for credit?	40
10.6	What can I do to improve my chances of getting credit?	40
10.7	I have been refused credit – is it because I am not on the electoral register at my current address?.....	41
10.8	Does my credit file show that I have been refused credit?	41
10.9	What if I am unhappy with the service I have received?.....	41
11	RETENTION PERIODS.....	42
11.1	Public data.....	42
11.2	Payment and search data	43
12	USEFUL INFORMATION & CONTACTS	44
12.1	TransUnion International UK Limited	44
12.2	Experian Limited	44
12.3	Equifax Limited.....	44
12.4	Registry Trust Limited	44
12.5	Cifas.....	44
12.6	Electoral Commission.....	44

12.7	National Debtline	45
12.8	StepChange	45
13	YOUR RIGHTS UNDER THE CONSUMER CREDIT ACT 1974 AND THE GDPR	46
13.1	Section 159 Consumer Credit Act 1974	46
13.2	Other rights	47



1 INTRODUCTION

1.1 About credit reference agencies

Credit reference agencies (CRAs) collate and store financial and publicly available information about almost every adult in the UK. This information is supplied to lenders and other organisations under contract to assist them in establishing an individual's identity, credit history and current credit commitments.

The information also allows organisations to confirm the address provided by their applicants and to help to prevent fraud.

Major financial institutions use credit reference agencies, as do landlords to vet prospective tenants, employers to credit health check prospective employees and mail order companies to set up new customers' accounts, amongst others. The data that can be displayed to our clients differs depending upon their membership of certain shared databases. Public information such as the electoral register, insolvencies and judgments can be displayed to all our clients if they request it, depending on the purpose for which they require access to the information; however, credit account performance data and Cifas fraud data can only be displayed to clients who are members of these closed user groups.

For information on how we and the other credit reference agencies process your personal data please visit our website at <https://www.transunion.co.uk/crain>.

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. Only the lender concerned knows why they declined an application, and most will inform the applicant of the reasons behind their decision.

2 FREQUENTLY ASKED QUESTIONS (GENERAL)

2.1 Why do lenders use credit reference agencies?

Lenders have legal obligations to verify the identity of their applicants and establish some basic facts about their applicant's finances to enable them to lend responsibly. They also need to comply with anti-money laundering regulations. They use credit reference agencies to help them do this. They check their applicant's credit history to establish if previous credit agreements have been repaid on time, and to check their current financial commitments. This assists them in establishing whether the applicant is likely to repay the credit they are applying for and that it will not cause over-commitment. They also check credit reference agencies' files to help them identify suspicious or fraudulent applications.

2.2 Can anyone search your database for information about me?

A search of your TransUnion credit file can only be performed by organisations who are contracted to us. The contracts restrict the access that is provided to the organisations and the purposes for which they are permitted to access the data.

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.

2.3 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 with provided information about their use of credit reference agencies. This is typically done through the organisation's privacy notice, which must be clear, transparent and unambiguous.

TransUnion and the other credit reference agencies all have a joint privacy notice about how we process personal data. This is known as the Credit Reference Agency Information Notice (CRAIN) and it can be found on the TransUnion website at <https://www.transunion.co.uk/crain>.

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. This 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 out more information if you want it.

2.4 Are there any circumstances in which I won't be told before someone searches your database for information about me?

There are some circumstances in which information from to your credit file will be provided to certain organisations without your knowledge. Typical examples of this are where the police require information in order to assist them with a criminal investigation, or where the government or local authorities require information in order to check whether individuals are entitled to benefits or tax relief. This will only be done so when permitted under the relevant legislation.

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

Every time an organisation accesses your TransUnion credit file a search footprint is left on your file (see section 9 below). This footprint identifies who has accessed your file (i.e. the name of the organisation), the type of search performed, the product type applied for (where applicable) and the date of the search.

We include each footprint on your credit report for two years from the date the search was performed.

Some kinds of search are not shown to you on your credit file – typically this is in the circumstances described in section 2.4 above.

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

2.6.1 *Public data*

Information obtained by each credit reference agency from public sources (such as electoral register data or information about insolvencies and court judgments) should normally be the same. If they are not the same, 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. (The information should be updated at the others when a fresh external update is provided by the public data source.)

2.6.2 *Credit data*

The credit reference agencies may well hold different credit information from lenders and other credit providers. Some lenders supply data about their credit accounts to all three credit reference agencies, but others only supply data to one or two of them.

2.6.3 Search footprints

A search footprint is recorded when an organisation accesses the information held by a credit reference agency (see section 9 below). These footprints are not shared between the credit reference agencies so organisations who obtain information from TransUnion will not leave a search footprint at Experian or Equifax, and vice versa.

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.

2.7 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 (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're 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's 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 credit 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.

2.8 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 overseeing the conduct of our business activities generally.

2.9 How do you ensure security?

It is our priority to ensure that the information we obtain is held securely. All the data we hold is processed strictly in accordance with the security requirements set out in the GDPR. We screen our employees carefully and our premises are kept secure. We comply with internationally-recognised security standards.

We also perform due diligence on 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.

2.10 Do you hold information about addresses outside the UK?

We hold information relating to addresses in the United Kingdom, the Channel Islands and the Isle of Man.

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

If you have been the victim of a mugging or burglary and your personal identification documents have been stolen, there is a risk they could be used by the thief to obtain credit or other products and services fraudulently in your name.

For an administration fee of £20 for two years (including VAT) Cifas, the UK's fraud prevention service, offers a service to help protect your name and address from being misused in this way. More information regarding Cifas can be found in section 7 below.

2.12 What do credit repair companies do?

TransUnion does not endorse the activities of credit repair companies. Credit repair companies claim that they can help you remove derogatory 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 that data. For instance, CCJs ordinarily cannot be removed without a Certificate of Satisfaction issued by the county court.

Before paying a credit repair company any money, please seek advice from your local Citizens' Advice Bureau.

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

You should contact the lender concerned and explain your circumstances to them. You could also seek advice from one of the reputable debt advice organisations or the Citizens' Advice Bureau. Please see section 12 below for contact details of some of those organisations.

2.14 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 raise the matter with the organisation which provided us with the information. This will normally result in one of these outcomes:

- The information provider confirms that the information is incorrect and requests us to remove it from your credit file.

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- The information provider confirms that the information is inaccurate and requests us to make corrections to it.
 - The information provider confirms that the entry is correct and that no change is required to it.

Following written confirmation from the credit provider we will inform you of the outcome of the dispute.

Your rights are explained in more detail in section 13 below.

2.15 What is a notice of correction?

A notice of correction is a statement that you can add to your credit file. This is normally used to show lenders who search your file that you disagree with some of the information, or to explain the background to it from your perspective. The statement cannot be more than 200 words long.

If you add a notice of correction to your credit file, any organisation accessing your file through 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.

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, but please note that not all lenders will have a process that checks this.

If you have a health condition that affects your ability to manage money and debt, and you want to this information to be known to lenders, then you can also include this information in a notice of correction.

Any statement we believe to be defamatory, libelous, incorrect or frivolous will be referred to the Information Commissioner's Office for arbitration.

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

You must usually obtain a copy of your credit file from TransUnion and identify the entry on it that you believe to be inaccurate.

We will then contact the relevant organisation as explained in section 2.14 above. If we are unable to amend the information you have disputed because it is factually correct, you can then ask us to add a notice of correction.

Please write to us quoting your TransUnion reference number and confirm the wording you would like us to add to your file. Please remember that the notice cannot be more than 200 words long and must not be defamatory, libelous, incorrect or frivolous.

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

2.17 Why does my credit report show other people's information?

Only financial information relating to you will appear on your TransUnion credit report, but you may see the names of other people on certain sections of your report. In particular, if you have a financial link with another person (for example because you have a joint credit account with them), this will be shown in the "associations" section of your credit file.

In addition to this, if your 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 regarding Cifas can be found in section 7 below.

Organisations searching your file may see the names of other registered voters who live at your address, and can look at financial information about the people with whom you share a financial association.

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

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

If you wish us to remove a financial association, you can write to us at the address shown in section 12 below. You should provide us with the full name and date of birth of both yourself 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.

2.19 Does TransUnion hold information about me which is not included on my credit file?

Certain information held by TransUnion relating to you is not included on your credit file. This includes:

- Information relating to the assessment of your potential over indebtedness. This information is used to assist contributing member organisations to calculate a debt to income ratio which may be used to assess whether you will be able to afford credit repayments.
- Other information held for use in our non-credit related products. For example, we hold some information about consumers for purposes such as marketing and customer relationship management.
- Other data relating to 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.

You can find out more about how we use those other kinds of information through our privacy notices at <https://www.transunion.co.uk/privacy>. If you want to see what other information we hold about you, you should contact us and ask to submit a full subject access request.

2.20 What information is used to assess my potential over indebtedness?

Our over indebtedness database was compiled as a direct result of a government-led initiative, supported by the Financial Conduct Authority and the Prudential Regulation Authority, in a bid to help with responsible lending in order to protect consumers. TransUnion worked with the major clearing banks to help develop the Over-indebtedness Initiative, which involves the collation and supply of affordability data to all member banks.

The information collated includes values derived from current account turnover, plus salary data supplied by consumers during the credit application process.

The contributing banks utilise this information in their lending decisions.

3 ELECTORAL REGISTER

Once a year, local authorities perform the annual canvass, in which they send out voter registration forms to eligible voters in their area. The information returned on those forms is compiled into the electoral register.

Local authorities also make changes to their electoral register on a monthly basis. These updates to the electoral register are often referred to as the rolling register.

Credit reference agencies obtain copies of the electoral register (including the rolling register updates) from local authorities across the United Kingdom and Isle of Man. Lenders access electoral register data from credit reference agencies to help them confirm the identity of their applicants and check that the addresses provided by their applicants 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 can take into account when making lending decisions.

3.1 The electoral register section of my credit file contains inaccurate information. How do I correct it?

The electoral register section of your credit file should reflect the information held by your local authority. Firstly, you must 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 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 so that we can update our records.

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.

3.2 I have changed my name or address. How do I ensure my electoral register information is amended?

You must obtain a registration form from your local authority – many allow you to download this form from their website.

A separate form needs to be completed by each member of the household who is eligible to vote.

Once you have completed the registration form you will need to return it to your local authority's Electoral Registration Office. They will make the required changes to the register and will inform us that we need to make a change to our records.

3.3 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 has been declined. Only the lender involved knows the reason for their decision.

Electoral register information can be used in the decision-making process to verify your name and address. However, 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 also be used by lenders when they are deciding whether or not to approve a credit application.

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

When you complete your voter registration form 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 does not include the people who have chosen to opt out from it. Unlike the electoral register, the open register can be purchased by any organisation and used for any legal purpose. For example, it is often bought by companies and used for marketing purposes.

You cannot opt out of the electoral register, but it is only used for a limited range of purposes, such as elections, checking credit applications, performing anti-money laundering checks, preventing and detecting crime, and summoning juries.

4 PUBLIC DATA

4.1 What kinds of public data does TransUnion hold?

TransUnion obtains various kinds of public information that are used for credit referencing purposes. These include:

- electoral register (see section 3 above);
- bankruptcies and sequestrations;
- individual voluntary arrangements (IVAs);
- trust deeds;
- debt relief orders;
- court judgments (including administration orders).

Some basic information about these is set out below. If you are in debt and need information about the pros and cons of bankruptcies, IVAs, debt relief orders, etc., there are contact details for some organisations that can help in section 12 below.

4.2 What is a bankruptcy order?

A bankruptcy order is an order declaring a person bankrupt and placing their affairs under the control of a receiver or 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 £500 or acting as a company director. A person is normally released from bankruptcy after 12 months, at which points their old debts are generally written off.

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

4.3 My bankruptcy has been discharged/annulled, but this isn't reflected on my 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.

4.4 I have a query regarding the bankruptcy information. What should I do?

You should address your query to the Official Receiver or the adjudicator who originally dealt with your case.

4.5 What is sequestration?

In Scotland, bankruptcy is known as sequestration. A sequestration order is an order handed down by the court which makes you bankrupt. It is an order that your assets be managed by a trustee.

4.6 What is an Individual Voluntary Arrangement (IVA)?

An IVA is a formal alternative for individuals wishing to avoid bankruptcy.

An IVA 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.

4.7 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. Trust deeds can be voluntary, but it is only when it becomes protected that you are offered these kinds of legal safeguards and they become binding on creditors.

4.8 What is a debt relief order?

A debt relief order is a cheaper alternative to bankruptcy for individuals with smaller debts and lower income. It is only available where the debtor has debts below £20,000, assets below £1,000 and surplus income below £50 per month. The debt relief order freezes debts and interest for 12 months; if the financial situation hasn't improved after that period, all debts within the debt relief order are written off.

4.9 What kinds of judgments might affect my credit file?

A county court judgment (CCJ) is a judgment issued by a county court. A High Court judgement (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.

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.

4.10 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 liability (child support) orders.

4.11 Where do you obtain judgment information from?

When a judgment or decree is made by a court, it notifies Registry Trust Limited (RTL), which maintains the official register of judgments, orders and fines on behalf of the government.

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

4.12 How long do judgments stay on a credit file?

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

If you pay the judgment within one month of the original judgment date, and notify the relevant court, then Registry Trust Limited 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 for six years from the date of judgment.

4.13 How can I get a judgment removed from my file?

We will remove a judgment automatically six years after the original judgment date.

We can also remove a judgment if we receive confirmation from Registry Trust Limited that it can be removed. 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.

In the first instance, you should contact the court concerned if you believe that the judgment was made in error and should be set aside.

4.14 How do I pay a judgment?

You should contact the claimant (the individual or company to whom you owe the debt) to make an arrangement to pay. We do not hold details of claimants, but this information can be obtained from the county 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.

4.15 I believe the judgment against me was unfair and should not have been issued. How do I challenge it?

The information we hold is obtained from the public record. If you wish to query the accuracy of the public record you should contact the court concerned.

4.16 The name, address or amount registered 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 Registry Trust Limited who maintain the register on behalf of the government. Registry Trust Limited's contact details can be found in section 12 below.

4.17 I paid the judgment (or decree) in full within one month of the judgment date. How can I get it removed from my file?

Registry Trust Limited will normally inform us of the judgment or decree being paid. When confirmation is received we will remove all record of the judgment or decree from our records.

For judgments in England and Wales, where this has not occurred you should contact the court concerned. Once the court updates its records, an amendment to the public record is made. Registry Trust Limited will then notify us that the judgment has been cancelled and the judgment will be removed from your credit file.

For Scottish decrees and Northern Ireland judgements, you should send proof of payment from the pursuer 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, Registry Trust Limited will amend their records and will notify us of the change. We will then remove the entry from your credit file.

4.18 I have paid the judgment in full, but not within one month of it being 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. Once the court does this, an amendment to the public record is made. Registry Trust Limited will then notify us that the judgment has been satisfied and this will be reflected on your credit file. Satisfied judgments are retained on your credit file for six years from the original date of judgment.

In Scotland and Northern Ireland, you should send proof of payment from the pursuer to Registry Trust Limited, 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 Registry Trust Limited will amend their records and will notify us of the change. We will then mark the entry on your credit file as satisfied. Satisfied decrees are retained on your credit file for six years from the date the decree was issued.

5 SHARE (ACCOUNT PERFORMANCE DATA)

5.1 What is SHARE?

SHARE is a database of credit account information held by TransUnion. The information is supplied to us by most of the UK's major financial institutions – banks, building societies, finance houses and retailers. These organisations have agreed to share information about each other's credit agreements via TransUnion's SHARE database.

SHARE allows member companies to check the details submitted by other SHARE members to help them assess whether to accept applications for credit. SHARE consists of information relating to credit agreements, payment history and defaults.

SHARE members submit these details to us on a monthly basis.

5.2 Can anyone see SHARE information held about me?

No, only members of SHARE can access the information on the SHARE database. To see the information, SHARE members must contribute data to SHARE themselves. There are strict guidelines on the use of the data that every SHARE member must comply with.

5.3 Why do you hold SHARE data?

SHARE members have agreed to share details of customers' credit agreements with each other. To enable them to do this, they store details of their credit agreements with TransUnion.

Accessing SHARE information allows them to check how a person has repaid other lenders in the recent past and will give them an indication of whether that person will be able to afford to repay or take on any new agreements.

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

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

Lenders are joining SHARE all the time, and so your TransUnion credit file will change from time to 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 update the information they supply on a monthly basis.

The date the lender created the most recent information supplied to us is displayed on each separate SHARE record on your file – see the Date Account Last Updated field on your credit report.

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

All active (open) SHARE accounts will appear on your credit file whilst the account remains open, as long as lender remains a member of SHARE. This is the case whether the account is up to date or in arrears (but not default).

Once a SHARE account is closed or settled, it will remain on your credit file for a period of six years from the date of closure or settlement.

If any of your SHARE accounts are marked as being in “default” by the lender (see section 5.9 below), the record of 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.

5.7 I have closed, repaid or settled one of my SHARE credit 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 displayed to them as settled, it still contains information about how payments were made on the account for the six years before it was settled.

The status codes recorded on a settled account relate to the period before the settlement date.

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

Several fields are displayed for each SHARE account on your credit file. These fields contain the information supplied to us by the lender.

The fields displayed depend 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 lender.
	Date of Birth	The date of birth held by the lender.

	Payment & Account Status Codes	The most recent codes are shown on the left. Each monthly update supplied by the lender contains a payment status. The account status code is derived by TransUnion. An explanation of these codes can be found later in this leaflet.
SHARE Details	Organisation Name	The name of the lender with whom you hold the account.
	Organisation Type	The type of organisation (e.g. bank, building society, etc.).
	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 lender created the most recent information we hold.
	Current Balance	The balance of the account at the point the lender 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 contracted regular payments 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. This is only displayed for certain account types. This is displayed in months.
	Payment Frequency	The frequency of contracted payments (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 lender.
	Balance	The current balance supplied by the lender that month.
	Credit Limit	The credit or overdraft limit supplied by the lender that month.
	Arrangement Start Date	The start date of any previous or current arrangement agreed by the lender.
	Arrangement End Date	The end date of the last previous arrangement agreed by the lender.
	Account Holder Status	An explanation of the available Account Holder Statuses can be found later in this leaflet.

5.9 What is a default?

“Default” is a term used to describe a credit account where the relationship between the account holder and the lender has broken down.

As a general guide, this may occur when you are three months in arrears, and normally by the time you are six months in arrears. There are exceptions to this which may result in a default being recorded at a later stage, such as 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 other circumstances which may lead to the recording of a default, such as where the account is included in a bankruptcy, CCJ, IVA or other insolvency-related process, where there is evidence of fraud, or where an asset has been repossessed.

At some point while the account is in arrears the lender may issue a default notice to the account holder. Most lenders make this decision on a case by case basis. The default notice

formally requests that the account holder repays the arrears, or in some cases the full outstanding balance of the account.

The lender should give the account holder 28 days to comply with the request. If the account holder does not comply with the default notice within the required timescale, 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 shown on my SHARE accounts mean?

These status codes are used by TransUnion as a shorthand for the following events.

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.
DS	Deferred start.
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	<p>Partial settlement:</p> <ul style="list-style-type: none"> • 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).
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 to the account for the specified month.

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

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	Payments are up to date.
U	Account has an unknown or 'unspecified' update and is not in default.
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 up to 6 months or more late.
D	Account is in a default status.

5.11 Current account definitions

Our SHARE database includes performance data relating to current accounts. The payment status code on an account of this nature has a different meaning in comparison to those used for variable or repayment accounts.

The following table explains the relevant payment status codes reported by lenders relating to current accounts – these should still be used in conjunction with the account status codes.

In addition, lenders may also use their own internal risk assessment to ascertain the status associated with the account.

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	<p>The account has an unknown or 'unspecified' update and is not in default.</p> <p>This value indicates that the lender is unable to make a statement, positive or negative, in relation to the performance of the account.</p>
1	<p>Agreed repayments are one to two months behind.</p> <p>The account overdraft balance has been greater than your overdraft limit for one to two months.</p> <p>Cheques, direct debits and standing orders may have been bounced to keep the account in order.</p>
2	<p>Agreed repayments are two to three months behind.</p> <p>The account overdraft balance has been greater than your overdraft limit for two to three months.</p> <p>Cheques, direct debits and standing orders may have been bounced for a second month to keep the account in order.</p>
3	<p>Agreed repayments are three or more months behind.</p> <p>The account overdraft balance has been greater than your overdraft limit for two to three months.</p> <p>Cheques, direct debits and standing orders may have been bounced for a third month to keep the account in order.</p>
4, 5, 6	<p>Agreed repayments are more than three months behind but you have agreed new repayments with the lender to bring the account in order.</p>
D	<p>A default account.</p> <p>This value indicates that the relationship between the customer and the lender is deemed to have broken down.</p>

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 is a numeric field that indicates the level of arrears on an account; therefore, if the most recent Payment Status code is 0, this indicates that the account is not in arrears.

The Account Status code indicates the status of the Account e.g. OK, DF (Default), AA (early arrears), etc.

The combination of these two separate codes allows us to specify the status of each account in more detail.

The two codes allow lenders to have access to more complete information about the current status and previous statuses of accounts on the SHARE database.

5.13 What is the Account Holder Status?

This code is supplied to us by the lender each month. Normally the lender will indicate that the status of the Account Holder is normal, however 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.
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 database is called CAIS (pronounced 'keys') and Equifax's database 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 Information relating to a SHARE record on my credit file is incorrect. How do I get it corrected?

TransUnion can only make an amendment to a SHARE record with the authority of the lender concerned.

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. If you would prefer, you may write to us to dispute a SHARE record. We will refer your dispute to the relevant lender on your behalf and respond to you within 28 days.

If the lender agrees that the information is inaccurate, they can make the necessary amendment to the information, or request us to correct it on their behalf.

Please note that the current balance shown on active SHARE accounts can be up to six weeks out of date. The SHARE member will 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 write to us 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 in your letter, provide us with a detailed explanation of why you believe the information is incorrect and enclose any evidence (such as letters or statements from the lender involved). Please send your dispute to TransUnion International UK Limited, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ.

6 MODA

6.1 What is MODA?

MODA is a database of credit account information held by TransUnion which is updated on a more frequent basis than SHARE.

Several financial institutions in the UK have agreed to share information about each other's credit agreements via TransUnion's MODA database. MODA allows those organisations to assess recent significant events that affect your credit standing. It therefore helps enable lenders to make more timely and accurate assessments of credit risk, affordability and fraud risk.

MODA consists of details relating to credit agreements, payment history, credit roll overs, credit extensions and overdue payments. MODA members submit these details to us daily.

6.2 Can anyone see MODA information held about me?

No, only members of MODA can access the information held on the MODA database. To see MODA information, the members must contribute data to MODA themselves. There are strict guidelines on the use of the data that every MODA member must comply with.

6.3 Why do you hold MODA data?

MODA members have agreed to share details of their customers' credit agreements with each other.

To enable them to do this they store details of their credit agreements with TransUnion. Accessing MODA information allows them to check how an individual has repaid other lenders recently and will give them a relatively up-to-date indication of whether their applicants will be able to afford to repay or take on any new agreements.

6.4 Some of my credit agreements do not appear on my TransUnion MODA record. Why not?

Some lenders are not members of MODA and therefore do not contribute information about their credit agreements to TransUnion via MODA.

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.

6.5 How often is MODA information updated?

Lenders update the information they supply to MODA on a daily basis. These updates include new accounts or changes to existing accounts. The date the lender created the most recent information supplied to us is displayed on each separate MODA record on your file – see the Date Account Last Updated field.

6.6 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 data on your credit file.

6.7 I have closed one of my MODA credit 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 displayed to them as closed, it still contains information about the account before it was closed. MODA accounts will only be displayed for 50 days after the last update (which can include the account being closed).

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

MODA data is a timelier view of your account information and is updated daily, while SHARE is a more detailed view of an account and is updated monthly.

This means lenders that have access to view MODA data can get a more up-to-date picture of your credit commitments which will give them a better indication of whether you will be able to afford to repay or take on any new agreements.

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

6.9 Information relating to a MODA record on my credit file is incorrect. How do I get it corrected?

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

If you believe that the MODA section of your credit file contains inaccurate information, we recommend that you contact the lender involved in the first instance. If they agree that the information is inaccurate, they can make the necessary amendment to the information.

If you would prefer, you may write to us to dispute a MODA record. We will refer your dispute to the relevant lender on your behalf and respond to you within 28 days. You should quote your credit file reference number in your letter or email, provide us with a detailed explanation of why you believe the information is incorrect and enclose any evidence (such as letters or statements from the lender involved). Please send your dispute to TransUnion International UK Limited, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ.

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

Several fields are displayed for each MODA record on your credit file. These fields contain the information supplied to us by the lender. The fields displayed are dependent upon the Account Status of the account involved.

The following sections and fields may be displayed, 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?

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 CIFAS – THE UK’S FRAUD PREVENTION SERVICE

7.1 What is Cifas?

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

Member organisations of Cifas can exchange information regarding potentially fraudulent consumer applications for services or products they offer.

Once a fraud has been identified by a Cifas member organisation, a warning is placed against the address linked to the application or account in question. The warning will be in the name that was used in the application and will appear on the file of any individual who is identified as having a link with the address used. A Cifas fraud marker will then be seen by any Cifas member which checks that address. Only Cifas members can see Cifas records.

A Cifas warning on your 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.

You can also apply to Cifas for a “Protective Registration”, which similarly helps to ensure that credit applications made in your name are more carefully scrutinised. There is an administration fee payable to Cifas for this service. See section 7.4 below for more information.

The exchange of Cifas data helps to protect the innocent victims of fraud. It can help to prevent your name or other personal details from being misused.

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

If you wish to question a Victim of Impersonation record, you must 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 file, ask them for details of the scheme for settling disputes.

7.3 How long will a Cifas entry remain on my file?

A Victim of Impersonation entry will remain on your file for 13 months from the date of submission. A Protective Registration will remain on your file for two years.

7.4 What is protective registration?

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

For an administration fee of £20, Cifas offers a service which helps to protect your personal details from being misused. This is known as Protective Registration, and it means that Cifas members take extra steps to protect you and prevent fraudsters from using your details. A Protective Registration lasts for two years.

For further information on Protective Registration, please visit the Cifas website at www.cifas.org.uk.

8 LINKS

8.1 Address links

Your credit report contains address link information. The majority of address links are added to our database when an organisation supplies us with a SHARE record indicating that the address held by them has changed.

Each address link confirms the address that the SHARE record moved from and the address that it moved to, along with the following information:

- **Most recent source of link:** the name of the organisation that informed us of the address link most recently.
- **Date:** the date on which this organisation last informed us of the address link.
- **Creation date:** the date on which we were originally informed of the address link.

8.2 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.

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

It is possible that address links are added to your credit file before the corresponding SHARE record appears. This may be 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.

Conversely, you may 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 account performance 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, unless you ask us to remove them.

8.4 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.

If you do not have any connection with an address that appears on your report, contact us and we will investigate the matter with the organisation that has provided us with the link, and delete it where appropriate.

8.5 Aliases

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 from various sources – usually from information provided by you to lenders and ourselves.

8.6 Financial associations

Any financial connections you have with other people are shown under the Associations section of your credit report. A financial association can be created in a variety of ways such as joint credit applications or open accounts, or from information provided either to lenders or ourselves by you.

Your financial associate's name will appear on your credit report, but their financial information will not. Your credit report will only show your information.

Any potential lender searching your credit file can see 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 think a financial association on your credit file is incorrect, you can ask us to disassociate you from that person. Please contact us at the address shown in section 12 below if you want us to do this.

8.7 What does a financial disassociation mean?

Once a financial disassociation has taken place, lenders searching your file will no longer see any association between you and the other person.

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

You can only remove information of this nature if you no longer share a financial connection with them. You can, however, add a notice of correction to your credit report, explaining the current circumstances – please see section 2.16 above.

9 SEARCH HISTORY

Every time an organisation accesses your TransUnion credit file a record is left on your file. This is known as a search footprint.

The search footprint includes:

- the name of the organisation performing the search;
- the type of search they have performed;
- the product type applied for (where applicable);
- the search type (which is a two-digit reference indicating the search purpose – see section 9.9 below); and
- the date of the search.

The “Credit Search History” section of your credit report will show searches performed on you in the last two years.

9.1 What does the information show in the Credit Search History section of my file mean?

Each search footprint that is recorded within the Credit Search History 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	The name of the part of the organisation (e.g. the department) that performed the search.
Search Purpose	The purpose for which the search was performed.
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 9.2 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 requested information pertaining to financial associates which were not named on the application (Opt In = yes; Opt Out = no).
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.

9.2 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 utilities in shared housing.

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

9.3 Can anyone search your database for information about me?

No.

Searches can only be made by organisations who have entered into 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.

Any organisation that wishes to obtain information about you from us is required to 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 as part of your credit application.

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

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

A search footprint is recorded each time an organisation accesses your credit file. This shows the organisations that have accessed your information in the previous two years.

An exception to this is search footprints which are left by organisations who may have searched your file for purposes such as preventing or detecting crime, where revealing the footprint would be likely to prejudice that activity.

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

You should contact the organisation that performed the search footprint and ask them why they have done it. It may be that the company name on the record is a subsidiary or parent company, or that they trade under a different name, and that once you have contacted them you will remember why they might have carried out the search.

If you do not know the address of the company concerned, contact us and we will be happy to supply you with the relevant details.

Alternatively, you may write back to us formally disputing the search footprint and we will contact the company on your behalf to make enquiries. Please write to us at TransUnion International UK Limited, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ.

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

You should 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 address of the company concerned, contact us and we will be happy to supply you with the relevant details. Alternatively, you may write back to us formally disputing the duplicate searches and we will contact the company on your behalf.

9.7 Some of the details on the search record (such as date of birth or time at the address) are incorrect. How can I get the record amended?

You should contact the company that performed the search and ask them to authorise TransUnion to make an amendment. If you do not know the address of the company concerned, contact us and we will be happy to supply you with the relevant details. Alternatively, you may write back to us formally disputing the search and we will contact the company on your behalf.

9.8 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. You can see a record of historical requests in the Credit Search History section of your credit report.

9.9 Are there different types of search footprints?

Below is a table of potential search types which you may see on your credit reference file, with a brief explanation about the purpose for which the client was accessing your credit file.

Search type	Search type description	Purpose of the search
AF	Affordability	Where the client wishes to perform one of the following tasks for validating the affordability of a consumer: Income Verification; Prevention of Over-Indebtedness; Prevention of Bad Debt; Fraud
AI	Account Management (Inbound)	Used as a part of ongoing account management where you contact the lender directly requesting further credit.
AL	Age Verification	Used to confirm your age and date of birth to assess if you are permitted to access age-restricted services.
AM	Account Management (Outbound)	Used as part of account management activities when the organisation is assessing the ongoing performance of your account or pre-approving extended credit facilities. Also used once a relationship has been established between a debt collection agency and an individual for ongoing monitoring and account management to prevent detrimental impact to the individual following a debt collection search.
AR	Administration Review	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.
AV	Address Verification	A basic search to ensure that a valid address has been given.
BE	Credit Broker Enquiry	Used in order 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
BS	Business Search	Used when credit checking an application for credit by a sole trader, partnership or an unlimited company.
CA	Checking Credit Application	Used when credit checking any form of application for consumer credit.
CL	Consumer Credit file Request	When the data subject has requested their credit file form an origination who is providing the consumer credit file via their own services

Search type	Search type description	Purpose of search
CO	Shared Ownership Agreement	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.
DC	Debt Collection	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.
DP	Decision in Principle	Used in order 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.
DS	Directors Search	Used when confirming a director's information to provide credit as part of a company search in relation to limited companies.
DV	Debt Consolidation Review	Used by lending organisations to evaluate the outstanding credit commitments as part of a consolidation review
EC	Employee Check	Used when vetting you for suitability for employment or as part of ongoing employee vetting checks.
ED	Consumer Empowerment (Debt Management)	Where the consumer provides an organisation consent to access their credit file, in order that the organisation can provide appropriate advice to the consumer in full view of the consumers position
EG	Consumer Empowerment (Mortgage)	Where the consumer has provided an organisation consent to access their credit file for the purposes of a mortgage application process.
EI	Consumer Empowerment (Insurance)	Where the consumer has provided an organisation consent to access their credit file for the purposes of an insurance application.
EM	Employee Check	When pre-checking an individual for the likelihood of employment or as part of ongoing check required by the financial sectors.
EN	General Enquiry	Used for all nonspecific enquiries, requiring basic public data, where there is no other appropriate search purpose available.

Search type	Search description	type	Purpose of the search
EP	Employee Check		When pre-checking an individual for the likelihood of employment or as part of ongoing check, to assess financial probity using full financial information, limited to specified organisations.
GI	General Insurance		Used when performing a risk assessment for an insurance premium.
GU	Guarantor		Used to confirm that a guarantor is who they claim to be at the address they claim to live and verifying the guarantor's financial standing.
IB	Insurance Broker Enquiry		Used to confirm that 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 an insurance policy.
IC	Identification Check		Used to verify that you are who you claim to be and reside at the address you claim to live at.
IP	Identification Product (Credit)		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 gaming account or a bank account with overdraft).
IQ	Identification Product (Non-Credit)		Used to verify that you are who you claim to be and reside at the address you claim to live at. This might be used, for example, when opening a basic bank account with no credit facility.
ML	Money Laundering		Used to perform anti-money laundering checks.
MP	Money Laundering Product		Used to perform anti-money laundering checks.
QS	Quotation Search		Used prior to a credit application to offer a quote, for example when shopping around for a product.
TV	Tenant Vet		Used to vet the suitability of a tenant prior to any type of letting or tenancy agreement.
58	Limited Subject Access Request		When a consumer makes a written request to see their data, a search is undertaken by the credit reference agency to provide the consumer with this information.

10 REFUSED CREDIT

It can be upsetting and confusing if you have been refused credit, but you can ask the lender why they have made their decision. You can also ask them whether they have accessed information held by any of the credit reference agencies while processing your application.

10.1 How do lenders decide whether to give me credit?

They typically use a combination of the following:

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

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 or not to grant you credit. See section 10.2 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 a county 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 a county court judgment over this amount, the application would be automatically declined.

Where these processes 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 a large number of 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.

10.2 What is credit scoring?

Credit scoring is a technique used by financial institutions to help them assess the risk involved in extending credit facilities to someone. Based on the level of risk calculated (i.e. the credit score) they will decide whether to extend the facilities applied for.

Calculating a credit score 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 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 operate wholly automatically they do have to provide you with meaningful information about the logic involved in them.

TransUnion does not hold information about why any particular lender has made any particular lending decision.

10.3 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 offer recommendations about whether or not a lender should grant credit.

Lenders adopt differing lending criteria depending on the level of risk they wish to expose themselves to balance 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 exactly the same information.

10.4 Am I on a blacklist?

This is a common misconception. Neither consumers nor the properties they live in are “blacklisted” by credit reference agencies. We 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.

10.5 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 on the basis of wholly automated decision-making have to provide you with meaningful information about the logic involved if you ask for it.

If the lender 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.

10.6 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 credit agreements when they are due.

Be aware that each credit application you make will leave a search footprint on your credit file (see section 9 above). Making a large number of 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 credit commitments.

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

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

We are not made aware of the reasons why your application has been declined. Only the lender involved knows the reason for their decision.

Electoral register information can be used in the decision-making process to verify your name and address and show the stability of your living arrangements. However, 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.

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

No. If a lender has made a search of our files, a search footprint of this will be recorded on your credit file, but the lender does not inform us whether your application was accepted or declined.

10.9 What if I am unhappy with the service I have received?

As an organisation, we strive to ensure that we deliver the best levels of customer service. However, if you are not happy with the service you have received, you should contact us immediately so that we can investigate your concerns.

Our Complaints Procedure is designed to be quick, simple and fair. You can register a complaint directly with us either verbally or in writing.

This can be done by either writing to the Consumer Services Team. PO Box 491, Leeds, LS3 1WZ or by calling our Consumer Helpline on 0330 024 7574.

11 RETENTION PERIODS

In this section we explain how long information will remain visible on your credit report for.

Please note that we retain some of this information for longer than the periods shown, without displaying it on your credit report. This information is used for statistical analysis; it is not used in lending decisions.

11.1 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.

11.2 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.	Active accounts: six years. Satisfied/closed accounts: Six years after the account has been satisfied/closed.
Searches	Lenders and other contracted organisations	Search footprint left on a credit file containing information about the purpose and type of search performed.	Two years from date of search.

12 USEFUL INFORMATION & CONTACTS

12.1 TransUnion International UK Limited

Website: www.transunion.co.uk

Consumer Services Team: PO Box 491, Leeds, LS3 1WZ

Consumer Helpline: 0330 024 7574

Privacy notices: www.transunion.co.uk/privacy

Credit Reference Agency Information Notice (CRAIN): www.transunion.co.uk/crain

Complaints procedure: www.transunion.co.uk/consumer-solutions/contact-us/complaints-procedure

12.2 Experian Limited

Website: www.uk.experian.com

Consumer Help Service: PO Box 8000, Nottingham, NG1 5GX

Helpline: 0344 481 0800

12.3 Equifax Limited

Website: www.equifax.co.uk

Customer Service Centre: PO BOX 10036, Leicester, LE3 4FS

Helpline: 0800 014 2955

12.4 Registry Trust Limited

Website: www.registry-trust.org.uk

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

Telephone: 0207 380 0133

12.5 Cifas

Website: www.cifas.org.uk

Protective Registration Order Line: 0330 100 0180

12.6 Electoral Commission

Website: www.aboutmyvote.co.uk

12.7 National Debtline

Website: www.nationaldebtline.org

Helpline: 0808 808 4000

12.8 StepChange

Website: www.stepchange.org

Helpline: 0800 138 1111

13 YOUR RIGHTS UNDER THE CONSUMER CREDIT ACT 1974 AND THE GDPR

13.1 Section 159 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.

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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.

13.2 Other rights

In addition to your rights under the Consumer Credit Act 1974 you also have a range of rights under the General Data Protection Regulation (GDPR) and the Data Protection Act 2018. These include:

- **Access:** You have the right to know what data we hold about you, 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.
- **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 2.14 above 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 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 credit history, this could well make it harder for you to obtain credit in the future.
- **Restriction**: In some circumstances you can ask us to put a marker on your 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. And it 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 using a notice of dispute, which tells anyone accessing your 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.