

Our Reference: 51825661/IN
(Please quote on all correspondence)

Consumer Help Service
PO Box 9000
Nottingham NG80 7WP

Date of report: 07 June 2015

MR JOHN MICHAEL MCARTHUR
15, KENDALL GARDENS
GRAVESEND
DA110EE

DEAR MR MCARTHUR

Your credit report

Thank you for your recent application for a credit report. This includes all the information that we hold about you at the addresses shown on page 2 of your report.

If you need to get in touch about the information on your report, please remember to quote the reference number at the top of this page. Please also provide the number of each item you are querying (these are printed directly above the item they relate to e.g. E1, C4, P2).

The acknowledgement email we sent you includes a link to download a booklet explaining the different types of information that may be included in your report and the steps you should take if you have any questions. Please use this booklet to help answer your queries. Most of the information we hold about you has been sent to us by companies with which you have a financial relationship or have had in the past.

Your credit report has been updated to include any other names you have been known by and with links to previous addresses. If any of this information is wrong and you believe it should be changed please contact us. The leaflet we emailed the link to explains how to do this. Our records will also show that you made a request for your credit report. This information will not be seen by companies searching your credit report but will be shown on any reports you ask for in the future.

If you have any questions about the information companies have given to us, you may wish to get in touch with them because we need their authorisation to make changes to your report. A list of useful addresses is included at the back of your report.

Experian Interactive

P.S. The quickest way to get help with your report is to log onto our website www.experian.co.uk. Click on Consumer Advice and visit Your Credit Report Help Centre.

Application Details

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

Name: MR JOHN MICHAEL
MCARTHUR
Date of Birth: 20/05/1964
Other Names you have been known by:

Present Address: 15, KENDALL GARDENS, GRAVESEND, DA110EE
Other Address:

Electoral Roll Information

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

Present Address

E1 MCARTHUR JOHN, 15, KENDALL GARDENS, GRAVESEND, DA110EE

Supplied by: GRAVESHAM BOROUGH COUNCIL

From 10/2007 to Present

Credit Account Information

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

C1 MR JOHN M MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE

Date of Birth: 20/05/1964

Company: NATIONWIDE BUILDING SOCIETY
Started: 24/11/10
Balance: £0
Account Type: CURRENT ACCOUNT
Account Updated to: 17/05/15

Account Status Details: (1 - 12 months)

Last Updated to 17/05/15

Account Status Code: [0] 0 0 0 0 0 0 0 0 0 0 0 0
Balance: £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0

Account Status Details: (13 - 24 months)

Account Status Code: 0 0 0 0 0 0 0 0 0 0 0 0 0
Balance: £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0

Account Status Codes: (25+ months)

25 - 36 months: 000 000 000 000
37 - 48 months: 000 000 000 000
49 - 60 months: 000 000

Need Help?

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

C2 MR JOHN M MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA11 0EE

Date of Birth: 20/05/1964

Company: NATWEST BANK
Started: 19/11/10
Balance: £0
Account Type: CURRENT ACCOUNT
Account Updated to: 17/05/15

Account Status Details: (1 - 12 months)

Last Updated to 17/05/15

Account Status Code: [0] 0 0 0 0 0 0 0 0 0 0 0 0
Balance: £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0

Account Status Details: (13 - 24 months)

Account Status Code: 0 0 0 0 0 0 0 0 0 0 0 0 0
Balance: £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0

Account Status Codes: (25+ months)

25 - 36 months: 000 000 000 000
37 - 48 months: 000 000 000 000
49 - 60 months: 000 000

Need Help?

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

Previous Searches

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

P1	MR JOHN MICHAEL MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: EXPERIAN CREDIT REPORT (1)	Searched on: 05/06/15 Application Type: IDENTIFICATION: GENERIC CHECK	Time at Address: 07 years 10 months
This information was provided to us by you when you applied for your credit report via our website		
P2	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: LOWELL PORTFOLIO 1 LTD	Searched on: 11/12/14 Application Type: UNRECORDED ENQUIRY	Time at Address: years months
P3	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: AA INSURANCE SERVICES	Searched on: 18/10/14 Application Type: INSURANCE QUOTATION	Time at Address: years months
Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.		
P4	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: LIBERTY INSURANCE	Searched on: 18/10/14 Application Type: INSURANCE QUOTATION	Time at Address: years months
Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.		
P5	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: WWW.LEXISNEXIS.COM/UK-ONSUMER	Searched on: 18/10/14 Application Type: INSURANCE QUOTATION	Time at Address: years months
Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.		
P6	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: AGGREGATOR/BROKER QUOTATION VIA CDL	Searched on: 18/10/14 Application Type: INSURANCE QUOTATION	Time at Address: years months
Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.		
P7	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: FIRST CENTRAL INSURANCE MANAGEMENT	Searched on: 18/10/14 Application Type: INSURANCE QUOTATION	Time at Address: years months
Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.		
P8	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: ZENITH INSURANCE PLC	Searched on: 18/10/14 Application Type: INSURANCE QUOTATION	Time at Address: years months
Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.		
P9	MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE	Date of Birth: 20/05/1964
Searched by: ZENITH INSURANCE PLC	Searched on: 18/10/14 Application Type: INSURANCE QUOTATION	Time at Address: years months
Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.		

Previous Searches (continued)

P10 MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE Date of Birth: 20/05/1964

Searched by: SAGA SERVICES LTD

Searched on: 18/10/14

Application Type: INSURANCE QUOTATION

Time at Address: years months

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

P11 MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE Date of Birth: 20/05/1964

Searched by: LIVERPOOL VICTORIA
INSURANCE CO LTD

Searched on: 18/10/14

Application Type: INSURANCE QUOTATION

Time at Address: years months

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

P12 MR JOHN MCARTHUR, 15, KENDALL GARDENS, GRAVESEND, DA110EE Date of Birth: 20/05/1964

Searched by: ROYAL & SUN ALLIANCE
INSURANCE PLC

Searched on: 18/10/14

Application Type: UNRECORDED ENQUIRY

Time at Address: 00 years 00 months

Linked Addresses

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

B1 MR JOHN MCARTHUR, 36, VIRGINIA WALK, GRAVESEND, DA12 5UL

Linked to: 301, MUNSTER ROAD, LONDON, SW6 6BJ

Source: TESCO BANK

Date of Information: 12/10/08

B2 MR JOHN M MCARTHUR, 36, VIRGINIA WALK, GRAVESEND, DA12 5UL

Linked to: 15, KENDALL GARDENS, GRAVESEND, DA110EE

Source: BARCLAYS BANK PLC

Date of Information: 12/04/09

Useful Addresses

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

NATIONWIDE BUILDING SOCIETY: YOUR ACCOUNT HOLDING BRANCH OR IF NO ACCOUNT IS HELD YOUR NEAREST NATIONWIDE BRANCH TEL: 0845 7302010

NATWEST BANK: CUSTOMER ASSISTANCE TEAM, BIRMINGHAM COLLECTIONS CENTRE, RETAIL BANKING OPERATIONS - DEBT MANAGEMENT OPERATIONS, BUSINESS SERVICES, 4TH FLOOR, 7-10, BRINDLEY PLACE, BIRMINGHAM, B1 2TZ

End Of Report

Please Read

Important advice about your Experian credit report

This guide explains the information held on your Experian credit report and tells you how to change any details you think need updating. It is based on a more detailed guide, called **Your credit report explained**, which you can find on our website by visiting www.experian.co.uk/consumer/resources.html. A list of useful addresses is included at the end of your credit report.

Some facts about your statutory credit report

- **Experian doesn't own the credit account records, the lenders do.**
- **Experian doesn't decide who gets credit, but many lenders use your Experian credit report to help them decide.**
- **If you find a mistake, you may find it quicker to contact the lender direct. If you do contact us first, we will contact the lender for you and will make this clear on your report.**

The Electoral Roll

The electoral roll shows the dates you have registered to vote in elections, the name of your local authority and your address at the time. These dates might not be when you moved in or out of an address.

TIP: If you are on the electoral roll and your report does not show this, please tell us.

Aliases (Other names you may have been known as)

An alias simply shows another name you have used in the past. Your report will include any financial information recorded in these names.

TIP: If you disagree with an alias, please tell us.

Associations

An association shows a financial link between you and someone else – your 'financial associate'. Associations are created by joint financial activity, such as two people applying for credit together. Simply living with someone; getting married; or entering into a civil partnership or a business relationship does not create an association.

When you apply for credit and give the lender permission to check your credit report, it can also look at information about your financial associates. Similarly, if one of your financial associates applies for credit, the lender can look at your credit report. You will know if this has happened because you will see details in the section called 'financial associate searches'.

An association shows who you are linked to, the name of the organisation that created the link and the date they created it. It won't show you any financial information about your associate. We keep an association on your report until it no longer applies and you ask us to remove it.

TIP: Please tell us if an association no longer applies.

Public Record Information (Court judgments and personal insolvencies)

A court judgment shows that a court has ordered you to pay money you owe. Judgments usually stay on your credit report for six years. Once paid, a judgment should be marked 'satisfied'. If you pay a judgment within a month of the court order it should be removed from your report.

TIP: If a court judgment is wrongly recorded on your report, contact the court quoting the case number shown on your report.

We get information about personal insolvency – such as a bankruptcy, debt relief order, individual voluntary arrangement (England and Wales) or protected trust deed (Scotland) – from the relevant public body. We usually keep this information on your report for six years.

TIP: If the status of a personal insolvency changes, such as a bankruptcy order ending, your report should be updated automatically. However, we can also update your report if you send us official proof.

Credit Account Information

The UK's main lenders have agreed to share information about their customers' credit agreements with each other through credit reference agencies, with their customers' permission. This sharing helps lenders decide whether someone who has applied for credit can afford it and is likely to be able to keep up repayments.

When you apply for credit, you give permission for the lender to do a credit check, which means they can look at the information the credit reference agency holds about you. This information belongs to the lenders, not the credit reference agencies, and the information can only be changed with the lenders' permission.

TIP: If you find a mistake, you may find it quicker to contact the lender direct. If you do contact us first, we will contact the lender for you and will make this clear on your report.

Lenders update these records each month, particularly the balance and status of the account. Every credit account entry will include a list of 'status codes'. Lenders add a new code each month to show whether you have paid on time. Codes are shown for up to the last 72 months (e.g. 000000000, which shows a perfect payment history for an account that has been active for nine months). The first code shows the most recent payment.

1 This is where the entry number appears.

2 This is where your **Name, Address and Date of Birth** appears as recorded by the lender.

3 This is where details of your credit account **appear including company name, account type, start and end date, balances and credit limits.**

4 This is where any **special instruction** will appear. For a list of special instructions, please see **Fig. 4.**

5 This section lists your account status details for the previous 1-12 months. **See Fig. 3.** **Read this from left to right. The most recent entry is marked out in square "[]" brackets.**

6 This section lists your account status details for the previous 13-24 months.

7 This section lists only the **account status codes** for the period beyond the last 24 months, up to a maximum of last 72 months. **See Fig. 2** **Read this from left to right.**

8 This is where your **Credit Limit or Overdraft History** can appear. **Read this from left to right.**

Fig 1. Sample Credit Account Information

0	Payments are up to date (0 months in arrears).
1-6	Payments are between one and six months behind schedule
8	Account is in default. You failed to keep to the credit agreement and have not responded satisfactorily to requests to bring payments up to date. The credit agreement has ended.
D	The account is not being used and nothing is owed.
?	The lender has not been able to provide information on the payment history for this month.
U	The lender cannot give the account a status for this month. This may be when: The account is still being set up; you are waiting for goods to be delivered; you have received the goods but payment is not due to start immediately; there is a dispute over the payments due or the goods received; the account is not being used.

Account Status Code	Every credit account includes a list of 'status codes'. These show whether you have made your credit repayments on time, up to 72 months (past 6 years) can be displayed.
Balance	This is the balance of the account at the time the lender updated our records.

The codes above do not apply to current accounts – please see 'Current account overdrafts' below.

The balance at the time of the status can also be displayed below the relevant code. Balances for the last 24 months can be shown.

For accounts that have credit limits the report shows a history of up to the last 12 changes to the amount of that credit limit and in which month and year it was changed.

- o **Active** (open) accounts stay on your report indefinitely, until they are settled (closed).
- o **Settled** (closed) accounts stay on your report for six years from the settlement date. Any payment history on a settled account shows how you ran the account in the months immediately before you closed it.
- o **Defaulted** accounts stay on your report for six years from the date you broke the agreement (the default date).

TIP: If you have recently repaid an account it may take a little while for this to show on your credit report.

Credit Account Information

The following special instructions may also be included with account details on your report.

Fig. 4: Special Instructions explained

Gone away	The lender has reported that you no longer live at the address you gave and did not give them a new address.
Debt Assigned	The lender has reported that they sold the debt to an organisation which is not a member of our information-sharing scheme. We will keep the record in the original lender's name and show it as closed.
Deceased	We have been told that the account holder has died.
Recourse	The lender has reported that the account has been transferred to the dealer or retailer who introduced you to the credit agreement.
Voluntary termination	The lender has reported that the account has been closed under Section 99 of the Consumer Credit Act 1974.
Arrangement	The lender has agreed to vary your payments for a time.
Debt management programme	The lender has reported that the account has been included in a debt-management programme (for example, one organised by a citizens advice bureau, National Debtline or the Consumer Credit Counselling Service).
Account query	The lender has reported that you have questioned how accurate the information is.
Joint account	This shows that the account is or has been jointly held with another person. The name of the person you share an active joint account with will be shown in the 'Associations' section of your report.
Credit protection insurance claim	You have made a claim against your credit-protection insurance.
Partial settlement	The lender has reported that: <ul style="list-style-type: none"> • the debt was included in a voluntary arrangement which has now ended; • the debt was included in a bankruptcy order which has now been discharged; • the lender has accepted a smaller amount in full and final settlement; or • the lender has repossessed the asset and is no longer chasing the debt.
Debt assigned to CAIS member	The lender has sold the debt to another member of our information-sharing scheme. The old account will have been closed and a new active account will show in the name of the lender who has bought the debt.
Transferred to collection account	The lender has closed this account and the debt has been transferred to another account.
Overdraft limit	Your overdraft limit is the largest overdraft the lender has agreed you can have.

Current account overdrafts

Your overdraft balance shows how much your account is overdrawn by. If your account is in credit, your credit report will show that your balance is zero. Some banks only show overdraft balances that are more than a certain amount. If your bank does this and your overdraft balance is below this amount, your credit report will show that your balance is zero.

If your overdraft balance is higher than your overdraft limit, the lender might use status codes to show that you are outside the terms of your agreement. For current accounts, the status codes have different meanings than those shown earlier for other accounts.

The following table (Fig. 5) gives you some examples of when lenders may use each status code on current accounts. Before deciding which status codes to use, lenders will often use their own internal systems to estimate the risk associated with the accounts.

Fig. 5: Account Status Codes for Current Accounts Explained

0	Your account is in credit; your account is not overdrawn; you are managing your account within the terms of your agreement.
1	Agreed repayments are one to two months behind; your overdraft balance has been greater than your overdraft limit for one to two months; cheques, direct debits and standing orders may have been bounced to keep the account in order.
2	Agreed repayments are two to three months behind; your overdraft balance has been greater than your overdraft limit for two to three months; cheques, direct debits and standing orders may have been bounced for a second month to keep the account in order.
3	Agreed repayments are three or more months behind; your overdraft balance has been greater than your overdraft limit for two to three months; cheques, direct debits and standing orders may have been bounced for a third month to keep the account in order.
4-6	Agreed repayments are more than three months behind but you have agreed new repayments with the lender to bring the account in order.
8	Your overdraft balance has been greater than your overdraft limit for more than three months and you have not agreed new repayments to bring the account in order. The lender has decided that you have broken the terms of your agreement and has told you that your account is now in 'default'; the lender has closed your account.
U	Your account has just been opened; your account is more than three months old, has a zero balance and has not been used in the last month.

For overdraft limits the report shows a history of up to the last 12 changes to the amount of the overdraft and in which month and year it changed.

Credit Account Information with Account Management Details

For credit cards and store cards, some lenders may provide extra information about how you manage your account. This includes details such as the balance shown on your statement each month, the amount you repaid each month, and the number and value of cash advances (withdrawals) made each month. If we hold this extra information, the account details will be shown in a separate section of your report called “Credit account information with account management details”. An example of one of these entries is shown below.

1 Most recent Information. Read this from left to right.

2 In Credit Account Information with Management Details, there are some additional items, apart from “Account Status Code” and “Balance”, which are given below. See Fig. 7

Fig 6. Sample Credit Account Information with Account Management Details

The first part of the record (C8) contains similar information to that shown for all other credit accounts. The information in the table shows the extra information about how you manage your account. An ‘M’ in the Payment Code column shows any months where you paid the minimum amount allowed. The first column in the table contains the most recent information.

Fig. 7: Account Status Details Explained

Payment Amount	This is the total amount you paid off your last statement.
Previous Statement Balance	This is the total 'outstanding balance' (amount owed) shown on your last statement.
Number of Cash Advances (Number of ATM Cash withdrawn)	This is the total number of cash withdrawals that you made using your card since the lender last updated the information.
Cash Advance Amount (Amount of Cash withdrawn from ATMs)	This is the total value of the cash withdrawals you made using your card since the lender last updated the information.
Payment Code	An ‘M’ shows that the amount you paid in response to your last statement was equal to the minimum payment shown on that statement. If you paid more or less than the minimum payment, no letter will be shown.
Promotional Rate Indicator	A ‘Y’ shows that a promotional offer (such as a period of interest-free credit) applied to some or part of the balance on your account when the lender last updated the information.

Notices of Correction (NOCs)

An NOC is a short note you can include on your own credit report to add background information to it. Anyone looking at your report will see your comments. To add an NOC, visit www.experian.co.uk/consumer/help or write to us with your note. Please make sure you quote the reference number of the entry or entries on your credit report that you want us to add your note to (e.g. V1).

TIP: Your note might start like this: “I would like to explain that the default dated 18/2/11 occurred after I lost my job and...”

We cannot add a statement that is longer than 200 words or one we think is unjustified, could damage a person’s or organisation’s reputation, or is unsuitable for some other reason. It will help if you don’t name the organisation that registered the information to which you are adding a statement.

Previous Searches

A search shows that an organisation has looked at your credit report. It will show the name of the organisation plus the date and the reason for the search. A search can take place for many reasons, including to assess a credit application, to provide a quote, to check your identity and to provide you with a copy of your own credit report. Searches stay on your Experian credit report for 12 months. A lender must always get your permission before looking at your credit report.

TIP: When a lender looks at your report, it can see any previous searches that resulted from you applying for credit in the past. It is allowed to use these searches to help make decisions about you, normally when calculating your credit score. Other types of searches are not normally visible to lenders and do not affect your score. As a result, you can check your own report as often as you wish and this won't harm your credit rating. Previous searches do not show whether credit was accepted or refused.

Linked Addresses

Linked addresses show other addresses you have been connected with. They are created from information you give to us or to lenders, for example when you move home. Lenders can look at linked addresses when they carry out a credit check. You will only see any information recorded at them if you gave us these addresses when you ordered your credit report. It does not matter if an address is shown more than once.

TIP: Please tell us if you disagree with a linked address.

CIFAS (Information)

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

TIP: A CIFAS warning on your report means that lenders should take extra care when you apply for credit, often to protect you from fraud. It does not mean that you are being accused of fraud.

Contacting us

You can get more help and advice about your report, including how to improve it, by visiting www.experian.co.uk/consumer/help. You can also write to us at: **Consumer Help Service, Experian, PO Box 9000, Nottingham, NG80 7WP**. We welcome calls from Typetalk and can also provide information in large print, Braille, or on audiotape or CD – for information on this please call 0844 481 8000.

Other credit reference agencies

Other credit reference agencies may not hold the same information as us. If you want a copy of your credit report from the other agencies, please contact each of them with your full name, current and previous addresses and the £2 fee. Here are their addresses:

Equifax, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US
Callcredit, Consumer Service Dept, PO Box 491, Leeds, LS1 1WZ

Schedule 1 Regulation 4 (1)

Credit reference agency files individuals (including sole traders). Your rights under Section 159 of the Consumer Credit Acts 1974 and 2006 and under the Data Protection Act 1998, if you think any entry on your report is wrong. Experian Ltd provides this statement of your rights together with all the information we hold about you on our files. Your rights are as follows:

If you think that any of the information we have sent you 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 of the entry. If our reply states 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 will have to 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 have to apply for a ruling from the Information Commissioner's Office. 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.

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:

Information Commissioner, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Phone: 01625 545704, Fax: 01625 524510, E-mail: mail@ico.gsi.gov.uk

When you write, you must give the following details:

- Your full 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 he thinks fit when he has considered your appeal. For example, he can order us to accept your note of correction and add it to our file. If at any stage we fail to correct or remove wrong information, you can ask the Information Commissioner to check whether we are meeting the requirements of the Data Protection Act 1998. The Data Protection Act 1998 requires us to take reasonable steps to check the accuracy of personal information. If you think we have failed to correct or remove wrong information about you, you have the right to ask the Information Commissioner at the above address, to check whether our dealing with your information has met this requirement.

Important note: The various time limits referred to in this statement (mostly 28 days) start with the date following receipt and end with the day of delivery.