



Your Credit File Explained

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

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

Major financial institutions use CRAs, 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. Information available in the public domain such as the Electoral Roll, Bankruptcies and County Court Judgments can be displayed to all our clients if they request it; however SHARE (account performance) data can only be displayed to clients who are members of these shared databases.

It is important to understand that we do not decide who can and cannot 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.

Frequently Asked Questions (General)

Why do lenders use credit reference agencies?

Lenders must 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 fulfil their legal responsibilities and comply with Money Laundering regulations. They use CRAs 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 has the ability to repay the credit they are applying for without causing over-commitment. They also check the files of a CRA to help them identify fraudulent applications.

Can anyone search your database for information about me?

No. Searches can only be made with your permission, except under certain circumstances where we are required to provide information to a Government department, or the Police. When you apply for credit, your permission is obtained in various ways, dependent upon which method of application you use. Some lenders obtain permission through the consent clause or declaration on the application form you complete and sign. If you apply for credit over the telephone, you should be informed verbally before you proceed that a credit search will be carried out with one or more of the CRAs. If you apply for credit over the Internet you should be asked to confirm that you consent to the declaration or terms and conditions of the account. This should include permission for a credit search to be carried out with one or more of the CRAs.

How do I know who has seen information about me?

Every time an organisation accesses your Callcredit file we record this, along with the name of the company, the type of search/enquiry performed, the product type applied for (where applicable) and the date of the search. We retain a record of each search for 2 years. The Credit Search History section of your credit file will contain any searches performed in the last 2 years.

Do the credit reference agencies (Callcredit, Experian and Equifax) hold identical information about me?

No. The information obtained by the CRAs from public sources, such as Electoral Roll data, Bankruptcies and County Court Judgments, should be generally similar. However, information supplied to the agencies by lenders may well be different. Some lenders supply data about their credit accounts to all three CRAs, however others only supply data to one or two agencies. The CRAs also retain a record of every search performed on their database. These are shown on your credit file in the Credit Search History section. Lenders normally search the files of one CRA (although some use multiple agencies) therefore the searches visible on your Callcredit credit file probably won't appear on your Experian or Equifax file, and vice versa. We recommend that you obtain a copy of your credit file from all three CRAs on a regular basis, to ensure the information held is accurate.

Can I prevent Callcredit from holding information about me?

No, unless you can show that the information held is inaccurate. The information we hold is legally obtained and registered with the Information Commissioner's Office. If we were unable to hold this information, consumers would find it more difficult to obtain credit.

Who regulates the credit reference agencies?

Since April 2014, CRAs have been authorised and regulated by the Financial Conduct Authority (FCA). Prior to that date CRAs were licensed by the Office of Fair Trading under the Consumer Credit Act 1974. CRAs must also be registered with the Information Commissioner's Office (ICO).

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 Data Protection Act 1998. We screen our employees carefully and our premises are 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.

Do you hold information about addresses outside the UK?

No. We only hold information relating to addresses in the UK.

How can I protect myself from fraud if my personal possessions/documents are lost or stolen?

If you have been the victim of a mugging or burglary and 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 £20.00 per year (inc. VAT) CIFAS - The UK's Fraud Prevention Service, offers a service to protect your name and address from being misused in this way. Please see the Useful Contacts section for CIFAS's contact details.

What do credit repair companies do?

Callcredit do not endorse the activities of credit repair companies. Credit repair companies claim that they can help you remove derogatory information such as County Court Judgments (CCJs) and defaults from your credit file. CRAs will only amend or delete information from their files when instructed to do so by the institution that provided it. For instance, CCJs cannot be satisfied without a Certificate of Satisfaction issued by the county court. Before paying a credit repair company any money, please seek advice from your local Citizen's Advice Bureau.

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 Debt/Money advice organisations.

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

You have a legal right under the Data Protection Act 1998 and Consumer Credit Act 1974 to dispute the information we hold about you if you believe it is not correct. We will raise the matter with the credit provider, on your behalf. This will result in:

- The credit provider confirming that the entry is incorrect and requesting CIG delete it from the customer's credit file; or
- The credit provider confirming that the entry is inaccurate and requesting CIG make corrections to the entry on the customer's credit file; or
- The credit provider confirming that the entry is correct and that no change is required to the entry on the customer's credit file.

Following written confirmation from the credit provider we will inform you of the outcome of the dispute raised. Your legal rights are explained in detail in the Statutory Rights document entitled "Schedule 1" that appears at the end of this booklet.

What is a Notice of Correction?

This is a 200-word statement that you can add to your credit file, to explain any entry on it. If you add a Notice of Correction to your credit file any organisation accessing your credit file through Callcredit will have access to your Notice of Correction. Please bear in mind that if you add a Notice of Correction to your credit file, lenders searching our database for information we hold about you are obliged under the Guide to Credit Scoring to read your Notice of Correction. This may slow down their decision of whether to offer you the product/service you have applied for. A Notice of Correction cannot be more than 200 words long. Any statement we believe to be defamatory, libellous, incorrect or frivolous will be referred to the Information Commissioner's Office for arbitration.

How do I add a Notice of Correction to my credit report?

You must usually obtain a copy of your credit file from Callcredit before we can add a Notice of Correction to our database. Once you have received your credit file from us you may dispute information you believe to be incorrect. If we are unable to amend the information you have disputed because it is factually correct, you have a right to add a Notice of Correction to your credit file. Please write to us quoting your Callcredit reference number and confirm the wording you would like to add to your file. Please remember that the Notice cannot be more than 200 words long and must not be defamatory, libellous, incorrect or frivolous. If you have a mental health condition that affects your ability to manage money and debt and you want this information to be known to creditors then you can voluntarily add this information in a Notice of Correction. Please note that a Notice of Correction will remain on your credit file until you advise us to remove it.

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

Only financial information relating to you will appear on your credit report with Callcredit. Other names may be shown on certain sections of your report, however. Lenders searching your file may see the names of other registered voters who live at your address, and financial information about those people with whom you share a financial association. If you have a financial link with another person, this will be shown in the Association 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 here. For more information about CIFAS, visit the CIFAS website – www.cifas.org.uk.

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

If you are no longer financially connected to a person shown on your report, you can ask to be disassociated from them. We cannot disassociate you if you share a financial connection and still live at the same address. If you have a valid claim for financial disassociation, you can write to us at the address shown in the Useful Contacts section, and we will remove the association. You should always provide us with the full name and date of birth of both yourself and the person from whom you wish to be disassociated, as well as your relationship to that person and any addresses you have previously shared.

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

Certain information processed by Callcredit relating to you is not included on your credit file. This includes information relating to an assessment of your potential overindebtedness. This information is held separately from your credit data, and is used to assist contributing member organisations in the calculation of a debt to income ratio which may be used to assess affordability.

What information, held separately from my credit information, is used to assess my potential overindebtedness?

This information has been 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 to protect consumers. Callcredit has worked with the major clearing banks to help develop the 'Over-indebtedness Initiative', which involves the collation and supply of information to all member banks. The information collated includes values derived from current account credit turnover, plus salary data supplied by consumers during the credit application process. The contributing banks utilise this information in their lending decisions. Callcredit does not make these decisions; we merely act as a data holder for this information.

Electoral Roll

Once a year, Electoral Roll registration forms are sent to every household for completion - usually in August or September. The Register of Electors is then published on 1 December each year, using the information submitted on these forms. Local authorities now make changes to their Electoral Roll on a monthly basis – this is called the Rolling Register. Lenders access Electoral Roll data via a CRA to confirm the identity of their applicant and check that the address provided by the applicant is correct.

The Electoral Roll section of my credit file contains inaccurate information. How do I correct it?

The Electoral Roll section of your credit file should be a reflection of the information held by your local authority. Firstly, you must ensure that your local authority is holding accurate and up to date information. If the information they are holding is correct but your Callcredit file is not, we require evidence from your local authority to allow us to amend our records. Please arrange to supply us with a letter from your local authority, to allow us to make the necessary changes. If the information held by your local authority is not correct, please arrange for them to make the necessary changes to their register. Once this has been completed they will inform us and we will make the required changes.

I have changed my name/address. How do I ensure my Electoral Roll 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, please complete and return to your local 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.

I have been refused credit – is it because I am not on the Electoral Roll 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 Roll information can be used in the decision making process to verify your name and address, however if you are not on the Electoral Roll at your current address most lenders will check the Electoral Roll at your previous address or will ask you to provide other forms of evidence to show that you live at your current address.

What do "Opted In" and "Opted Out" mean?

Where an individual is described as "Opted In", it means one of two things. If the date of the period of residency is pre-2002, then it simply identifies that the individual is known on the Electoral Roll. At this point, there was no concept of an Edited and Full Electoral Roll. If the date of the period of residency is post-2002, then it identifies that the individual is found on both the Edited and Full Electoral Rolls. When an individual is described as "Opted Out", it identifies that the individual has requested that their details are removed from the Edited Electoral Roll and will therefore not be available for use with regard to marketing, non-credited related and non-money laundering related purposes. It should also be noted that an individual does not have the option to be "Opted Out" of the Full Electoral Roll. This is due to the restricted way in which this information can be used.

Public Data

Bankruptcy Orders and Scottish Sequestrations – We obtain details of bankruptcies from London Gazette or Stubbs Gazette and keep them on file for six years. Sequestrations are obtained from Edinburgh Gazette.

From where do you obtain Bankruptcy and IVA (Individual Voluntary Arrangement) information and for how long do you retain them?

Bankruptcy Orders & IVAs – We obtain details of bankruptcies and IVAs from the London Gazette or Belfast Gazette and they are retained on our files for six years.

An **IVA** will remain on your credit report for more than 6 years if the agreement is longer, until it is paid in full.

Scottish Sequestrations & Trust Deeds – We obtain details of sequestrations and trust deeds from the Edinburgh Gazette and they are retained on our files for six years.

The London Gazette, Edinburgh Gazette and Belfast Gazette are all published by Her Majesty's Stationery Office.

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

You should forward us a copy of your Certificate of Discharge or Annulment and we will update our records to reflect this.

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

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

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

You should address your query to the supervisor of the individual arrangement.

What is a County Court Judgment?

A County Court Judgment ('CCJ') is the final decision of a County Court requiring the payment of a sum of money by one party to another.

Are all types of judgment recorded on your files?

All types of County Court Judgment are recorded. Judgments issued in Scotland are known as Decrees. There are several types of judgment that are not shown on CRA files, including Liability Orders and CSA Orders.

From where do you obtain judgment information?

Details of County Court Judgments and Decrees are supplied by the County Courts in England and Wales, by the Sheriff's Courts in Scotland, and by the Northern Ireland Court Service, as appropriate, to The Registry Trust Limited. This is an independent organisation established by the Lord Chancellor's Department for this specific purpose and which maintains the statutory public register of CCJs. The Registry Trust Limited notifies us of all judgments, satisfactions and cancellations on a regular basis and we update our files accordingly.

How long do judgments stay on a credit file?

We retain judgments for six years from the date of judgment. If you pay the judgment within one month of the original judgment date, and obtain a Certificate of Satisfaction from the court, then The Registry Trust Limited will advise us of the cancellation of the judgment and all records of that judgment will be removed from our records. If the judgment is paid in full after the first month and you obtain a Certificate of Satisfaction, the judgment will be marked as being satisfied and will remain on our records for six years from the date of judgment.

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 The Registry Trust Limited that it can be removed. The courts will only allow removal of the judgment under the following circumstances:

- It was paid within one month and a Certificate of Satisfaction has been issued
- It has been 'set aside' by the court
- An insurance company (related to the debt) is not paying a claim on time

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

How do I pay a judgment?

You should contact the claimant (the individual or company to whom you owe the debt) to make arrangements to pay. We do not hold details of claimant, 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 plaintiff. You can then forward this direct to the County Court along with the £10 statutory fee (payable to HM Paymaster General) and the court will issue a Certificate of Satisfaction to you.

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, therefore we have no authority to amend or delete the information. If you wish to query the accuracy of the public record you should contact the County Court concerned.

The name/address/amount registered on the judgment is incorrect. How can I get this amended?

If you consider the judgment/decreed to be inaccurate, you should write to The Registry Trust Limited. The Registry Trust Limited's contact details can be found in the 'Useful Contacts' section of this document.

If the judgment was from a Northern Ireland Court, and you consider the judgment to be inaccurate, you should write to us, enclosing all related correspondence, explaining why you believe the judgment is inaccurate.

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

The Registry Trust Limited will normally inform Callcredit within one month 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 County Court concerned and ask for a Certificate of Satisfaction. The official fee for obtaining this certificate from the court is £15. Once the court issue a certificate, an amendment to the public record is made. The Registry Trust Limited will then notify us that the judgment has been cancelled and all record of the judgment will be removed from our files.

For Scottish decrees, where this has not occurred you should send proof of payment from the pursuer to The 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, The Registry Trust Limited will amend their records and will notify us of the change. All record of the Decree will then be removed from our files.

For Northern Ireland judgments, where this has not occurred, you should supply written confirmation of payment from the claimant direct to us. Please also include your address at the time the judgment was entered, the date and amount of the judgment, the case number if known and the date you paid the judgment in full. We will contact you to confirm whether we have removed the judgment from our records.

Please see the Useful Contacts section for The Registry Trust Limited's contact details.

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 County Court concerned and ask for a Certificate of Satisfaction. The official fee for obtaining this certificate from the court is £15. Once the court issues a certificate, an amendment to the public record is made. The Registry Trust Limited will then notify us that the judgment has been satisfied and this will be reflected on our files. Alternatively, you may wish to send us a copy of the Certificate of Satisfaction issued by the court to allow us to record the satisfaction on our files. Satisfied judgments are retained on our files for six years from the original date of judgment.

In Scotland, you should send proof of payment from the pursuer to The 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 The Registry Trust Limited will amend their records and will notify us of the change. We will then satisfy the decree on our files. Satisfied decrees are retained on our files for six years from the date the decree was issued.

For Northern Ireland County Court Judgments, you should supply written confirmation of payment from the plaintiff direct to us. Please also include your address at the time the judgment was entered, the date and amount, and the case number if known. We will contact you to confirm whether we have satisfied the judgment.

Please see the useful contacts section for The Registry Trust Limited's contact details.

SHARE (Account performance data)

What is SHARE?

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

Can anyone see SHARE information held about me?

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

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 Callcredit. 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 applicants will be able to afford to repay or take on any new agreements.

Some of my credit agreements do not appear on my Callcredit 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 Callcredit. Some lenders supply data about their credit accounts to all three CRAs, however others may only supply data to one or two agencies. Lenders are joining SHARE all the time; therefore your Callcredit credit file will change periodically. 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.

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.

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 active, 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/settled, the record will remain on your credit file for a period of 6 years from the date of closure/settlement. If any of your SHARE accounts are defaulted by the lender (this usually occurs when an account is in serious arrears and the lender issues a default notice) the record of the account will remain on your credit file for 6 years from the date of default. The date of default is confirmed to us by the lender.

I have closed/repaid/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/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 before it was settled. The status codes recorded on a settled account relate to the period before the settlement date.

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

A number of fields are displayed for each SHARE record on your credit file. These fields contain the information supplied to us by the lender. The fields displayed are dependent upon the Account State of the account involved.

Where the Account State of a SHARE record is 'Normal', the following sections/fields are displayed:

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 2 codes – a payment status and an account status. 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	Organisation Type of lender 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	This is 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/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
	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

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. This occurs when the account is in arrears. At some point whilst the account is in arrears (most lenders make this decision on a case by case basis) the lender may issue a Default Notice to the account holder, formally requesting 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 this 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 CRAs.

What do the Account Status and Payment Status codes shown on my SHARE accounts mean?

Account Status Code	Description
AA	General code to indicate the account is in early arrears i.e. 1 to 2 months/payments in arrears
AE	Attachment of Earnings order obtained / Repayment deducted from pay *

Account Status Code	Description
AO	Administration Order *
AR	Arrangement to Pay in force
BB	General code to indicate the account is in sustained arrears i.e. 3 or more months/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 Program in force
DS	Deferred Start
DT	Dormant/Inactive Account
EJ	Execution of judgment by charging order *
ET	Enforced Termination *
GO	Garnishee Order obtained *
IC	Insurance Claim or paid by third party
IP	Insurance Claim Pending *
LS	Low Start repayment plan applies *
MP	Minimum Payment Made *
OA	Overpayment – In arrears *
OK	Okay – (repayment requirements fulfilled)
OP	Overpayment *
PH	Payment Holiday *
PS	Partial Settlement This status will be used where any of the following circumstances apply: a) The account was included in an IVA which has been successfully completed; b) The account was included in a Bankruptcy order which has since been discharged; c) A lower amount (than the debt outstanding) has been agreed and accepted in full and final settlement; d) An asset has been repossessed and the outstanding balance is not to be pursued
QY	Query (account under review)
RI	Account Re-instatement *
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

* Callcredit 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

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	The account has an unknown or 'unspecified' update and is not in default This value indicates that the lender is unable to make a statement, neither positive or negative in relation to the performance of the account
1	Agreed repayments are one to two months behind The account overdraft balance has been greater than your overdraft limit for one to two months Cheques, direct debits and standing orders may have been bounced to keep the account in order
2	Agreed repayments are two to three months behind The account overdraft balance has been greater than your overdraft limit for two to three months Cheques, direct debits and standing orders may have been bounced for a second month to keep the account in order
3	Agreed repayments are three or more months behind The account overdraft balance has been greater than your overdraft limit for two to three months Cheques, direct debits and standing orders may have been bounced for a third month to keep the account in order
4, 5, 6	Agreed repayments are more than three months behind but you have agreed new repayments with the lender to bring the account in order
D	A default account This value indicates that the relationship between the customer and the lender is deemed to have broken down

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. They have the facility to provide us with two codes each month – the Account Status and the Payment Status. The Account Status code indicates the status of the Account e.g. OK, DF (Default), AA (early arrears) etc. 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 combination of these two separate codes allows us to specify the status of each account in more detail than if only one status code was supplied by the lender. We believe the two codes allows lenders using SHARE for credit assessment purposes to have access to more complete information about the current status and previous statuses of accounts on the SHARE database.

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 by supplying 'N', however under certain circumstances (shown in the table below) the lender can indicate specific circumstances relating to that Account Holder.

Status	Description
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D	Deceased
G	Gone Away
U	Uncontactable
P	Guardian/Power of Attorney
N	Normal

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

Not necessarily. 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. One lender may decide to contribute data to all three agencies, whereas another lender may decide to contribute data to only one agency.

We would advise all consumers to obtain a copy of your credit file from all three agencies on a regular basis to ensure the information held is accurate.

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

Callcredit 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 they agree that the information is inaccurate, they can make the necessary amendment to the information. Please note that the current balance shown on active SHARE accounts can be up to 6 weeks out of date. The SHARE member will update the current balance each month so if the current balance shown does not reflect the actual balance there is no need to contact the lender (unless the current balance is significantly different).

If you would 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 you write to us to dispute a SHARE record please do so within 6 months of receiving a copy of your Callcredit 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 Callcredit Limited, Consumer Services Team, PO Box 491, LEEDS, LS3 1WZ.

MODA – (More timely account performance data)

What is MODA?

MODA is a database of credit account Information held by Callcredit which is updated on a more timely basis. Financial institutions in the UK have agreed to share information about each other’s credit agreements via Callcredit’s MODA database. MODA allows member companies to assess recent significant events that will affect your credit file. It will therefore help 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 on a daily basis.

Can anyone see MODA information held about me?

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

Why do you hold MODA data?

MODA members have agreed to share more timely details of customers' credit agreements with each other. To enable them to do this they store details of their credit agreements with Callcredit. Accessing MODA information allows them to check how an individual has repaid other lenders recently and will give them a more timely indication of whether applicants will be able to afford to repay or take on any new agreements.

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

Some lenders are not members of MODA at the moment and therefore they do not contribute information about their credit agreements to Callcredit 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.

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.

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.

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, including being closed.

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

MODA data is a more timely view of your account information and is updated on a daily basis, while SHARE is a more detailed view of an account and is updated monthly. This means lenders that review your account information and have access to view MODA data see a more timely view of your account which will give them a better indication of whether applicants will be able to afford to repay or take on any new agreements. MODA data will only appear on your credit report if a lender is a member of MODA.

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

If you believe the MODA section of your credit file contains inaccurate information, we recommend that you contact the lender involved in the first instance. If they agree that the information is inaccurate, they can make the necessary amendment to the information. Please note that not all accounts update regularly. MODA data is more dynamic but there may still be some delay in updating the data.

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 and 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 Callcredit Limited, Consumer Services Team, PO Box 491, LEEDS, LS3 1WZ.

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

A number of 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 State of the account involved.

The following sections/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	Specifies the latest balance in whole pounds
	Limit	Specifies the credit limit in whole pounds
	Date Opened	Specifies the date when the account was opened
	Date Closed	Specifies the date when the account was closed
	Account Status	Specifies the status of an account
	No of Overdue Payments	Specifies the number of overdue payments
	Repayment Frequency	Specifies the repayment frequency of an account
	Next Payment Amount	Specifies 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

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.

CIFAS – The UK’s Fraud Prevention Service

What is CIFAS?

CIFAS is a system for preventing fraud and protecting your personal details. 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 used at application level, and will appear on the file of any individual who has a link with the address used. This will be seen by all member organisations at application level if they check that address in the future. A warning on your file does not mean that you are being accused of fraud, or that your address has been blacklisted. It merely ensures that any application for credit is more carefully examined where a CIFAS warning is present, and will not result in an automatic refusal of the application in question. Only CIFAS members are able to see CIFAS records and through the exchange of information the innocent victims of fraud will be better protected from fraud and prevent your name or other personal identification details being misused.

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

If you wish to question a CIFAS 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 their file, ask them for details of the scheme for settling disputes.

How long will a CIFAS entry remain on my file?

We are unable to give a date but the entry will remain for as long as there is evidence of fraud.

What is Protective Registration?

If you have been the victim of a crime where your personal identification documents have been stolen, or you have lost such items and are unaware of their whereabouts, you are at risk that a potential fraudster could use this documentation to fraudulently obtain credit or other services using your identity. For a fee of £20.00 per year including VAT, CIFAS offers a service which protects your personal details from being misused.

For further information on Protective Registration, please visit CIFAS’s website at www.cifas.org.uk.

Links

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 the SHARE record moved from and the address the SHARE record moved to, along with the following information:

- Most recent source of link** – the organisation who 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 we were originally informed of the address link

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.

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 report 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.

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 company that has recorded the link, and delete it where appropriate.

Aliases

An alias is any name other than the one you use at present that you have been previously known as. Any information held under a previous alias will appear on your report, as it relates to you. We create aliases from various sources – usually from information provided by you to lenders and ourselves, as well as information from public records. We will also explain on your report from where we have sourced this information.

Financial Associations

Any financial connections you have with other people are shown under the Associations section of your credit file. A financial association can be created in a variety of ways – joint CCJs, 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. If you think a financial association on your credit file is incorrect, you can ask us to financially disassociate you from that person. Please contact us at the address shown in the Useful Contacts section.

What does a financial disassociation mean?

Once a financial disassociation has taken place, lenders searching your file will no longer see any further details of disassociated family members or partners.

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. If this is not the case, you can only disassociate from a financial partner once your joint financial commitments have ceased. You can however, add a Notice of Correction to your credit report, explaining the current circumstances. For more information on Notices of Correction, please see the General FAQ section earlier in this document.

Credit Search History

Every time an organisation accesses your Callcredit file we record this, along with the name of the company, the type of search/enquiry performed, the product type applied for (where applicable) and the date of the search. We retain a record of each search for 2 years. The Credit Search History section of your credit file will contain any searches performed in the last 2 years.

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

Each search/enquiry details the following information:

- Name and Address entered by the organisation that performed the search
- DOB entered (if applicable)
- Search date
- Search organisation – name of company that performed the search or provided the Organisational Unit with access to the data
- Search Organisational Unit – name of company/department that performed the search
- Search Purpose – the type of search performed
- Credit Type – the product/credit type applied for (if applicable)
- Transient Association Yes/No – indicates whether a search performed in relation to a joint credit application was transient (see question below for more info)
- Start/End Date of address or Time at Address – reflects the dates/timescales entered by the search organisation relating to the dates of residency at the address searched. This information would normally be provided by the applicant when applying for the credit product
- Supplied as current address Y/N – this indicates whether the address searched was the current address of the applicant at the time (according to the organisation that performed the search)
- Search ref number – a unique reference number to identify the search on our database

What is a transient association search?

When two people apply for a joint account (e.g. joint mortgage or loan) the lender will perform a joint credit search with one or more of the CRAs. This joint search will normally create a financial association between the two applicants on the database of any CRA used. This association will link the credit files of those individuals in the future. A transient association is a relationship between two or more applicants that does not indicate a permanent financial association, such as two or more students applying to rent a television or a fridge together.

The lender can inform Callcredit during a credit search made in joint names (using the transient association flag) that an association is classed as transient using this field. This indicates to us that a permanent financial association should not be created from the joint

credit search. If the transient association field on a search record is 'Yes' this indicates that the financial association is transient and therefore no permanent association was created on our database using this search.

Can anyone search your database for information about me?

No, searches can only be made with your permission, except under certain circumstances where we are required to provide information to a Government department, or the Police. When you apply for credit your permission is obtained in various ways, dependent upon which method of application you use. Some lenders obtain permission through the consent clause or declaration on the application form you complete and sign. If you apply for credit over the telephone, you should be informed verbally before you proceed that a credit search will be carried out with one or more of the CRAs. If you apply for credit over the Internet you should be asked to confirm that you consent to the declaration or terms & conditions of the account. This should include permission for a credit search to be carried out with one or more of the CRAs.

How do I know who has seen information about me?

Every time an organisation accesses your Callcredit file we record this, along with the name of the company, the type of search/enquiry performed, the product type applied for (where applicable) and the date of the search. We retain a record of each search for 2 years. The Credit Search History section of your credit file will contain any searches performed in the last 2 years.

There is a search/enquiry on my credit file that I have not authorised. How do I get it removed?

You should contact the organisation that performed the search/enquiry and ask them why they have done it. It may be that the company name on the record is a subsidiary or parent company and that once you have contacted them you will remember providing them with permission to carry out the search/enquiry. 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/enquiry and we will contact the company on your behalf. We cannot remove any search/enquiry unless the company involved agrees that we can do so. Please write to us at Callcredit Limited, Consumer Services Team, PO Box 491, LEEDS, LS3 1WZ.

There are duplicate searches on my credit file. How do I get them removed?

You should contact the company who performed the searches and ask them to authorise Callcredit to remove the duplicate searches. 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. We cannot remove searches/enquiries unless the company involved agrees that we can do so. Please note that duplicate enquiry footprints will have no effect on your credit file, as companies searching your file are not able to view details of previous enquiries.

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 who performed the search and ask them to authorise Callcredit to make an amendment to the record. 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. We cannot amend any search/enquiry unless the company involved agrees that we can do so.

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

Yes, we record a Consumer Credit File Request enquiry type on our files each time you apply for a copy of your credit file from us. A record of historical requests is then displayed to you on future credit files in the Credit Search History section. These records are not available to anyone else searching our database.

What is the difference between a credit search and an enquiry?

A credit search is a search carried out for lending purposes. An enquiry is carried out for other non-credit purposes, such as employee vetting, tenant vetting and Electoral Roll checks (not related to credit applications). Credit searches and enquiries remain on our files for two years from the date of the search.

Why is there a 'General Insurance' Search on my credit report?

Many insurers are now choosing to perform checks on the applicants before providing an Insurance quote. This is driven by a need to reduce insurance fraud and to provide fairer pricing for legitimate applicants. Consequently, insurers often use third-party organisations to access information relating to their existing (if a policy is due for renewal) and prospective customers. These third-party organisations may access information derived from publically available data on behalf of the insurer during the quotation process.

This is not a credit check; only information derived from publicly available data such as electoral roll and county and higher court judgements is used.

This search does cause a search footprint to be left on your Callcredit file. This is marked as being carried out by a third-party organisation for the purpose of "General Insurance". However, we should repeat that this search is NOT a credit check, it does not use data associated with your credit history and will not affect your ability to gain credit in any way.

The request for the insurance quotation may have been initiated from a variety of different sources such as:

- Comparison websites
- Insurers' own website
- Car Dealerships
- Insurance Brokers

It is now standard practice within the insurance industry to include in their 'disclaimers', 'terms and conditions' or 'privacy policies' words to the effect that by submitting your data to an insurer's website you are giving your explicit consent for these searches to be carried out.

N.B. Please note that some organisations may perform a 'General Insurance (Credit) Search'. This type of search is used to determine and set an appropriate APR (Annual Percentage Rate) where the insurance premium is being paid on a monthly basis throughout the policy duration.

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. They should also tell you whether they have accessed the files of one or more of the CRAs whilst processing your application.

How do lenders decide whether to give me credit?

They use a combination of the following:

- Information supplied by you at the point of application
- Data supplied by a credit reference agency
- Information about any existing accounts they have with the company

Most lenders use a technique known as credit scoring to help them decide whether to give you credit. Lenders also apply policy rules when processing your application. For instance, they may have a policy rule relating to applicants who have a County Court Judgment over a specified amount. If someone applies for credit and the data supplied by a CRA reveals the applicant has a County Court Judgment over this specified amount, the application would be automatically declined. Lenders use different credit scoring systems and policy rules, therefore if you are declined by one organisation this does not necessarily mean that other companies will make the same decision. Please note that if you make a large number of applications for credit each one will leave a credit search on your credit file. This may have a negative effect on your ability to obtain credit in the future.

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 using the same criteria. The credit score is derived from the information provided on the credit application form, data provided by a CRA and details of any existing relationship you may have with the lender.

Do Credit Reference Agencies tell lenders who they should lend money to?

No. CRAs collect factual information from various sources, which lenders use to help them make credit decisions. We do not offer opinions about an individual's creditworthiness. Lenders adopt differing lending criteria depending on the level of risk they are happy to expose themselves to and the volume of new accounts they need to acquire. In theory, one lender may grant someone credit, whilst another may decline the same request.

Am I on a blacklist?

Neither consumers nor the properties they live in can be 'blacklisted'. This is a common misconception. Callcredit does not hold a 'blacklist' – we simply provide those lenders who are subscribed to our services with factual information that enables them to make a balanced and commercially sensible decision about your application.

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

Only the lender concerned knows why an application was declined. Whilst they are not under any legal obligation to inform applicants why they have been declined, most lenders will tell you the main reason for their decision. Lenders who use credit scoring as part of the application process adhere to the Guide to Credit Scoring recommendations, which requires them to provide their declined applicants with a reason for refusal.

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

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

Lenders are looking for evidence that you are able to repay existing credit on time; therefore it is important to pay your bills and credit agreements back on time.

Obtain a copy of your credit file from the three CRAs on a regular basis to ensure the information held is accurate and up to date. Be aware that if you make a large number of applications for credit each one will leave a credit search on your credit file. This may have a negative effect on your ability to obtain credit in the future.

I have been refused credit – is it because I am not on the Electoral Roll 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 Roll information can be used in the decision making process to verify your name and address, however if you are not on the Electoral Roll at your current address most lenders will check the Electoral Roll at your previous address or will ask you to provide other forms of evidence to show that you live at your current address.

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

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

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.

Useful Contacts

Callcredit Limited, Consumer Services Team. PO Box 491, Leeds, LS3 1WZ
Consumer Helpline – 0330 0247 574
Website – www.callcredit.co.uk
GET YOUR CREDIT REPORT FREE-FOR-LIFE AT **WWW.NODDLE.CO.UK**

Callcredit Limited Complaints Procedure

Website - www.callcredit.co.uk/consumer-solutions/contact-us/complaints-procedure

Experian Limited, Consumer Help Service, PO Box 8000, Nottingham, NG1 5GX
Helpline – 0344 481 0800
Website – www.uk.experian.com

Equifax Ltd, Customer Service Centre, PO BOX 10036, Leicester, LE3 4FS
Helpline – 0800 014 2955
Website – www.equifax.co.uk

The Registry Trust Limited, 153-157 Cleveland Street, London, W1T 6QW
Telephone – 0207 380 0133

CIFAS

Protective Registration Order Line – 0330 100 0180
Website – www.cifas.org.uk

Electoral Commission

Website – www.aboutmyvote.co.uk

National Debtline

Helpline – 0808 808 4000
Website – www.nationaldebtline.org

Step Change

Helpline – 0800 138 1111
Website – www.stepchange.org

SCHEDULE 1
Regulation 4(1)
CREDIT REFERENCE AGENCY FILES
INDIVIDUALS (INCLUDING SOLE TRADERS)

YOUR RIGHTS UNDER SECTION 159 OF THE **CONSUMER CREDIT ACT 1974**, AND UNDER THE **DATA PROTECTION ACT 1998**, IF YOU THINK ANY ENTRY IN OUR FILE IS WRONG

This statement of rights is provided by Callcredit Limited together with all the information we hold about you on our files. Our postal address is Callcredit Limited, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ.

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.

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 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.

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 -

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

Telephone no. 0303 123 1113
Fax no. 01625 524510

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.

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 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 have to make sure that your reply is delivered to us no later than 28 days from that date. In order to avoid the risk of losing your rights you should therefore allow for postal delays.

