

CONSUMER GUIDE

Consumer Guide

1. Overview

Creditsafe's Consumer reports allow customers to access the information required to assess the likelihood of their customer being able to fulfil their credit commitments. The system allows the user to process individual or joint applications simply and efficiently.

The Creditsafe Consumer reports confirm:

- » An applicant's name
- » Address (Submitted and Undeclared)
- » Electoral status (full or edited, dependent on search purpose)
- » Credit score (where applicable)
- » Any adverse public data including:
 - » Bankruptcies
 - » Insolvencies
 - » CCJ's
- » Credit search history

2. Supplier Info

The Consumer Reports are powered by Callcredit, who are a Credit Reference Agency established in 2001. Callcredit, Equifax and Experian gain information about consumers and their credit history from various sources including electoral roll offices, county courts and the Insolvency Service, plus banks, building societies and lenders (known as subscribers) that have granted credit.

Credit Reference Agencies collect and store personal details about consumers and their credit histories and are therefore bound by the Data Protection Act. This act requires that data relating to identifiable individuals must be accurate, relevant, held for a proper purpose and not out-of-date. Individuals have a legal right to access data held on them and all such data must be in a readily accessible format.

Callcredit act as a data custodian for all account performance data received from subscribers. It is the subscriber's responsibility to ensure their data is accurate. (This includes account performance data and search records.)

3. Who Can Use Consumer Reports

Any organization which;

- » Has a Data Protection License

And/or

- » Holds a Consumer Credit License
 - » Definitely required if issuing credit agreements
- For full guidance see the OFT website (www.offt.gov.uk)

And Also has consent

- » Consent is required for searches to be carried out
- » Often on terms of business / application form
- » Can be verbal – must be scripted for consistency

4. Representation of the Peoples Regulation 2002

All electors are registered on the Full Electoral Roll. On an individual level electors can choose to 'opt-out' of inclusion on the Edited Roll.

Edited Roll

Can be used for any commercial purpose

Full Roll

Can be used by the private sector for specified 'permitted purposes':

- » Credit application risk assessment (including quotation)
- » Credit application fraud prevention
- » Prevention of Money Laundering

N.B. 'Permitted Purpose' states we must be satisfied that the use by our customer is appropriate. Within our Consumer Reports, both versions are available and the search purpose selected will determine which version is returned.

5. Data Sources

The Creditsafe Consumer report utilises many different datasets, these include:

- » Electoral Roll (Full/Edited)
- » Address, Alias & Associate Links
- » Search Histories
- » Postcode Address File (Royal Mail)
- » Court Records – CCJ & Insolvencies (Registry Trust Ltd)
- » SHARE*

*Only available to those eligible, please see Page # for more details

6. Data Updates

Data	Update Frequency	Details
Electoral Roll	Annually (with monthly rolling updates)	Inhabitants aged 18 or over and those turning 18 in the current electoral period who are registered/pre-registered to vote identified
Address, Alias & Associate Links	Monthly	Created from moves of account address, or changes of name on account performance records
Search Histories	Real time	Recorded on the credit report the instant a search is run by a subscriber on Callcredit's system
Postcode Address File (PAF)	Quarterly	Compiled by Royal Mail, this file gives the address and postal codes for UK locations. The purpose of this file is to clean and verify address data, increasing potential match rates against Electoral data
County Court Judgements (& High Court Judgements – HCJs)	Daily	County & High Court Judgements (CCJ & HCJ) are provided by the courts, covering 6 years and channelled to the Registry Trust Ltd (RTL)
Bankruptcies, Administration Orders & IVAs (BAI)	Weekly	Created from adverse public data recorded in the last 6 years. Provided by the courts and collated by the Insolvency Service. Also includes Debt Relief Orders from April 2009 onwards

7. Data Updates

It is essential that anybody conducting a Consumer Report selects the appropriate 'Reason for Search' prior to submitting the check as it dictates the datasets that are searched, the level of information which is returned & the type of 'Footprint' that is left on the target subjects credit file.

Below is a list of the search purposes available via our Consumer Reports, along with a brief description and the datasets they utilise:

Search Purpose	Definition	ER version	TPD?	SHARE available?
Address verification	When all that is required is to ensure that a valid address has been given.	Edited	No	No
Business search	When credit checking an application for credit by a Sole Trader, Partnership or Non Ltd Company.	Full	Yes	Yes
Checking Credit Application	When credit checking any form of application for credit.	Full	Yes	Yes
Debt Collection	When requiring information in order to provide credit as part of a company search.	Edited	Yes	Yes
Directors search	When confirming a Directors information in order to provide credit as part of a company search.	Full	No	Yes
Quotation/preliminary search	Used prior to a credit application in order to offer a quote, when shopping around for most relevant lender or product.	Full	Yes	Yes
Employee check (non-SHARE)	When pre-checking an individual for the likelihood of employment. Or as part of ongoing check required by the financial sectors.	Edited	No	No
Tenant Vet	To vet the suitability of a Tenant prior to any type of Let or Tenant agreement.	Edited	No	No

8. Match Levels

The level of information returned will be completely dependent on the data submitted matching with information held at source. The Match Level will be shown on all reports conducted and will be one of the following:

Name	Details
Individual Match	Search individual found at address, backed with public data
Surname Match	Individual not found but other individuals with same 'surname' found at the address
House Match	Individual not found but other individuals are 'currently' on the ER address
Not Confirmed	Individual not found and no one 'currently' on ER at the address

N.B. Only an 'Individual Match' leaves a search footprint.

9. Gauge Score

The scoring model takes into account all the information provided within our Ccredit Rreport and is an aggregated score against the whole of the UK. It operates on a scale of 0-1000 and is divided into 10 bandings, each representing a cross-sectional 10% of the population.

In very general terms, The higher the score, the lower the risk but each organisation using this model should set their own pass/accept 'Mark' based on their own criteria.

Band 1	0	536
Band 2	537	545
Band 3	546	553
Band 4	554	559
Band 5	560	565
Band 6	566	571
Band 7	572	577
Band 8	578	584
Band 9	585	594
Band 10	595	999

User Guide

a). First Time Login

Once logged in, Creditsafe Consumers can be accessed by selecting 'People Search' from the left hand menu and then selecting the 'Consumers' option displayed.

Every user will be required to specify how they will be using the product over the course of their contract with us by selecting the various '**Reason for Search**' on the following page:

Creditsafe Consumer Reports

To ensure your consumer reports are relevant to you day-to-day business and you have the correct level of information returned in your searches we require you to please select the 'Reasons for Search' options that you will be using.

Please select the options that you require to ensure that your searches are compliant with the DPA regulations and also that correct 'Footprint(s)' are left on any credit records you access.

If you require any assistance please contact ukinfo@creditsafeuk.com.

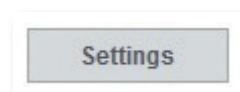
Reasons For Search [More Info](#)

<input type="checkbox"/> Address Verification	<input type="checkbox"/> Business Search	<input checked="" type="checkbox"/> Checking Credit Application
<input type="checkbox"/> Debt Collection	<input type="checkbox"/> Directors Search	<input type="checkbox"/> Quotation/Preliminary Search
<input type="checkbox"/> Employee Check (non-SHARE)	<input type="checkbox"/> Tenant Vet	

Save

The user MUST select every 'Reason' they are likely to use throughout their contract term as those selected here will be available as a '**Reason for Search**' on the Consumer Submission Form and so will dictate the level of information they have access to.

If an error is made or the user requires access to other '**Reason for Search**' options mid-contract they can have it amended by changing their options via the '**Settings**' button at the foot of the Submission Form.



Consumer reports are not saved due to data protection so once a check is carried out we advise you to save your report using the save & print options at the top of the page.

b). Submission Form

In order to carry out any Consumer search the user will need to enter at least an individual's; Title, Forename, Surname, D.O.B, Gender, & Address & a Reason for Search (if the individual has any joint accounts and you have permission to include these accounts in your search you can select the 3rd Party opt-in option which charges 1 additional credit).

UK Quick Search

People search

Director Search | Director Media Search | **Consumer Search** | Trace | ID | AML

1st Applicant | 2nd Applicant

PERSONAL DETAILS (1ST APPLICANT)

Title

Forename

Other Names

Surname

Suffix

Date of Birth

CURRENT ADDRESS

Abode Number

Building Number

Building Name

Street

Town/City

District

County

Postcode

Date of Entry

Date of Exit

We also allow our users the option of entering a previous name and/or 2 previous addresses (at a charge of 1 extra credit each) at this stage by expanding the following:

ADDITIONAL INFORMATION

Previous Name

Previous Address 1

Previous Address 2

Once all relevant information has been entered all you need to do is hit the **'Search'** button and the system will begin the search.

Reference:

c). Summary Page

This is how the **'Summary'** page will be displayed, depending on the **'Reason for Search'** selected and **'Match level'** attained. The boxes to the left will show the entered information, along with the **'Match level'** and also the GAUGE score along with the banding it falls within and an easy to decipher colour coded (Red/Amber/Green) icon. These are visible on every page of our reports.

The screenshot displays the Creditsafe 'Summary' page for a person search. The interface includes a left-hand navigation menu with options like 'Company Search', 'Credit Approval System Search', 'People Search', 'Risk Tracker', and 'Fresh Investigation'. The main content area is titled 'People search' and features a 'Summary' tab (highlighted with a red arrow) and other tabs like 'Share', 'Address', 'Links', 'Insolvency', 'Judgments', 'History', 'Notices', and 'Demographics'.

SEARCH DETAILS

- Search Date: 08/05/2015
- Reason: Checking Credit Application
- Match Level: Individual
- Name: SARAH HAWKINS
- Date of Birth: -
- Address: ..6,....., BA99 7SZ

CONFIRMED MATCH APPLICANT

- Name: Sarah Hawkins
- Date of Birth: 07/07/1974
- Address: 6 BA99 7SZ
- GAUGE Score: 542 (Band 2)

CONFIRMED ADDRESS

- Current Address: 6 HAZELTREE COURT, TROWBRIDGE, BA99 7SZ

CONFIRMATION

- 28 SUGAR TERRACE, BRIGHTON, BN99 2TR (Current)
- Individual not confirmed on the Electoral Roll at any given address.
- 13 Fiskerton Lane, Brighton, BN99 5BX
- The address has been matched against the Royal Mail Postcode Address File.

CREDIT SEARCHES AT CURRENT ADDRESS

Number in the last 3 months:	1
Number in the last 12 months:	1

INSOLVENCY AND CCJ INFORMATION AT ADDRESS

Currently Insolvent:	Yes
Insolvencies in the last 6 years:	1
Number of active CCJs:	2
Number of satisfied CCJs:	0
Total amount of active CCJs:	£28,675

UNDECLARED LINKS

Number of Undeclared Address:	1
Number of Undeclared Alias:	1
Number of Undeclared Associate:	1

NOTICES

Notices of Corrections:	1
Notices of Dispute:	0

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The right-hand box contains a snapshot on what information is available on the target individual with sections dedicated to datasets such as **'Residency Confirmation' & 'Insolvency and CCJ Information at Address'**.

d). Share Page

This is how the 'Share' page will be displayed.

The screenshot shows the Creditsafe 'Share' page for a person search. A red arrow points to the 'Share' tab in the top navigation bar. The page is divided into several sections:

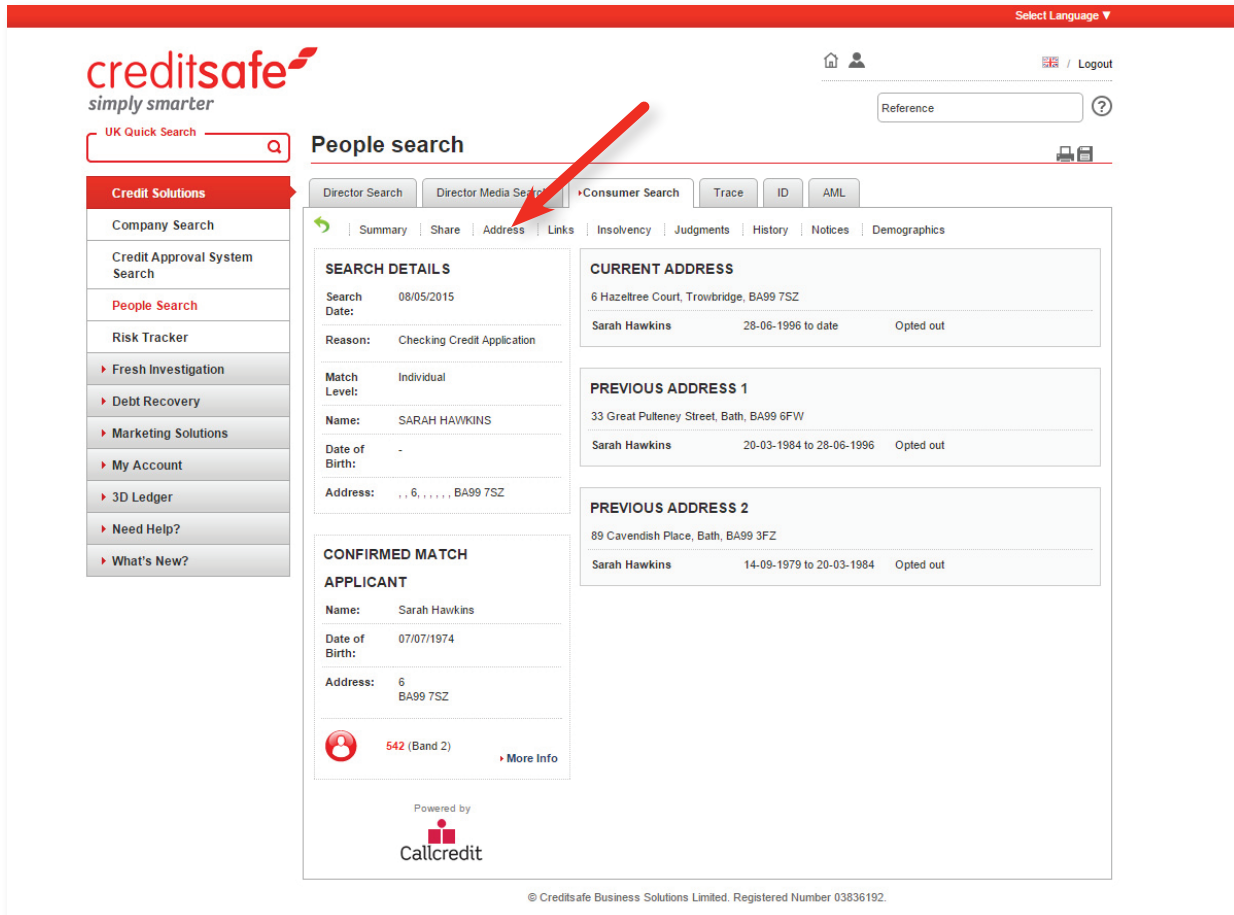
- Search Details:** Search Date: 15/05/2015, Reason: Checking Credit Application, Match Level: Individual, Name: SARAH HAWKINS, Date of Birth: -, Address: , , 6 , , , , BA99 7SZ.
- Confirmed Match Applicant:** Name: Sarah Hawkins, Date of Birth: 07/07/1974, Address: 6 BA99 7SZ.
- Account(s) Summary:** Number of Accounts: 7, Number of Active Accounts: 6, Number of Settled Accounts: 1, Number of Accounts Opened in Last 6 Months: 2, Number of Delinquent Accounts in Last 12 Months: 0, Worst Payment Status in Last 12 Months: Unknown or unspecified, Worst Payment Status in Last 36 Months: Account in arrears by the equivalent of at least one but less than two PAE, Number of Defaults in Last 12 Months: 0, Number of Defaults in Last 36 Months: 0.
- Indebtness Indicator:** Total Balanced (Revolving Credit and Budget): £31.00, Total Balanced (Loans/Installment Credit): -, Total Balanced (Mortgage Accounts): -, Balance to Limit Ratio: £31.00.
- Account:** Payment Status: 0 0 0 U, Account Status: OK OK OK UC, Account State: Normal, Account Type: Current Account, Current Balance: £0.00, Joint Account: No, Limit / Overdraft: £500.00, Last Updated: 31/07/2013.

The page also includes a sidebar with 'Credit Solutions' and a 'UK Quick Search' bar.

Lenders who share are able to have access to “**share data**” defaults, loans, bank accounts – ability to see the Organisation Type.

e). Address Page

This is how the 'Address' page will be displayed.



The screenshot shows the Creditsafe 'Address' page for a person search. The page layout includes a left sidebar with 'Credit Solutions' and a main content area with search details and address history.

Search Details:

- Search Date: 08/05/2015
- Reason: Checking Credit Application
- Match Level: Individual
- Name: SARAH HAWKINS
- Date of Birth: -
- Address: , , 6, , , , , BA99 7SZ

Confirmed Match Applicant:

- Name: Sarah Hawkins
- Date of Birth: 07/07/1974
- Address: 6 BA99 7SZ
- 542 (Band 2) [More Info](#)

Current Address:

- 6 Hazeltree Court, Trowbridge, BA99 7SZ
- Sarah Hawkins 28-06-1996 to date Opted out

Previous Address 1:

- 33 Great Pulteney Street, Bath, BA99 6FW
- Sarah Hawkins 20-03-1984 to 28-06-1996 Opted out

Previous Address 2:

- 89 Cavendish Place, Bath, BA99 3FZ
- Sarah Hawkins 14-09-1979 to 20-03-1984 Opted out

Powered by **Callcredit**

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The right-hand boxes will list the three most recent addresses linked to the subject of the report along with an electoral roll confirmation of all other residents at that address.

f). Links Page

This is how the 'Links' page will be displayed.

The screenshot shows the Creditsafe 'Links' page for a consumer search. A red arrow points to the 'Links' tab in the top navigation bar. The page layout includes a left sidebar with 'Credit Solutions' and a main content area with search details and various linked information boxes.

Search Details:

- Search Date: 08/05/2015
- Reason: Checking Credit Application
- Match Level: Individual
- Name: SARAH HAWKINS
- Date of Birth: -
- Address: , , 6, , , , , BA99 7SZ

Confirmed Match Applicant:

- Name: Sarah Hawkins
- Date of Birth: 07/07/1974
- Address: 6 BA99 7SZ

Address:

- From: 21 James Court, Bath, BA99 3UP
- To: -
- Source: Building Society
- Last Confirmation: 01/01/2004
- Earliest Confirmation: 01/01/2004

Alias:

- SARAH WATTS
- Source: Building Society
- Confirmation Date: 01/01/2015
- Date of Last Update: 01/01/2015

Associate:

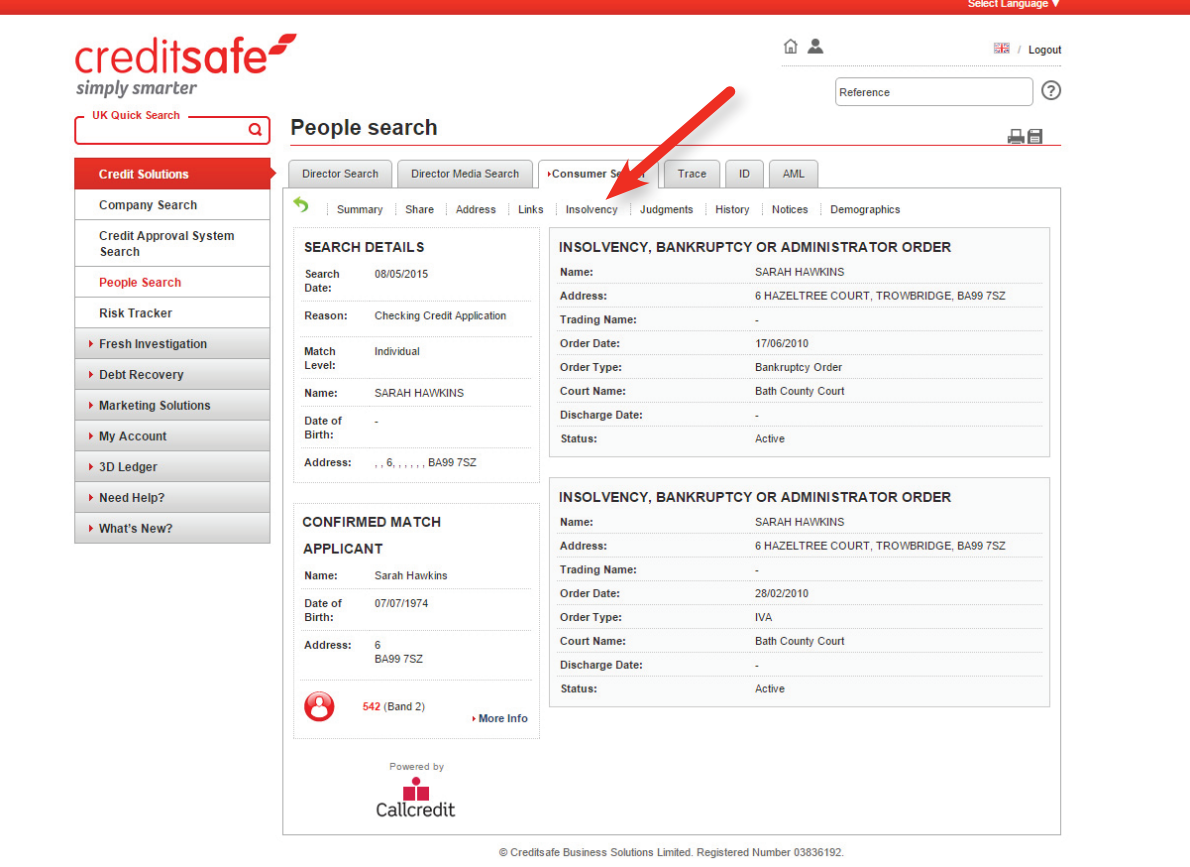
- MICHAEL WATTS
- Source: Building Society
- Confirmation Date: 01/01/2015
- Date of Last Update: 01/01/2015

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The boxes on the right-hand side will list up to 7 'undeclared' addresses along with any known aliases or associates linked to the individual being checked.

g). Insolvency Page

This is how the 'Insolvency' page will be displayed.



The screenshot shows the Creditsafe 'People search' results for Sarah Hawkins. The 'Insolvency' tab is selected, as indicated by a red arrow. The page displays search details, a confirmed match, and two insolvency orders.

SEARCH DETAILS

Search Date:	08/05/2015
Reason:	Checking Credit Application
Match Level:	Individual
Name:	SARAH HAWKINS
Date of Birth:	-
Address:	6, , , , , BA99 7SZ

CONFIRMED MATCH APPLICANT

Name:	Sarah Hawkins
Date of Birth:	07/07/1974
Address:	6 BA99 7SZ

INSOLVENCY, BANKRUPTCY OR ADMINISTRATOR ORDER

Name:	SARAH HAWKINS
Address:	6 HAZELTREE COURT, TROWBRIDGE, BA99 7SZ
Trading Name:	-
Order Date:	17/06/2010
Order Type:	Bankruptcy Order
Court Name:	Bath County Court
Discharge Date:	-
Status:	Active

INSOLVENCY, BANKRUPTCY OR ADMINISTRATOR ORDER

Name:	SARAH HAWKINS
Address:	6 HAZELTREE COURT, TROWBRIDGE, BA99 7SZ
Trading Name:	-
Order Date:	28/02/2010
Order Type:	IVA
Court Name:	Bath County Court
Discharge Date:	-
Status:	Active

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This page will display any adverse public information relating to the target individual at any of the three addresses displayed on the 'Address' tab. This will include any information relating to Administrations, Bankruptcies and Insolvencies that are linked.

h). Judgments Page

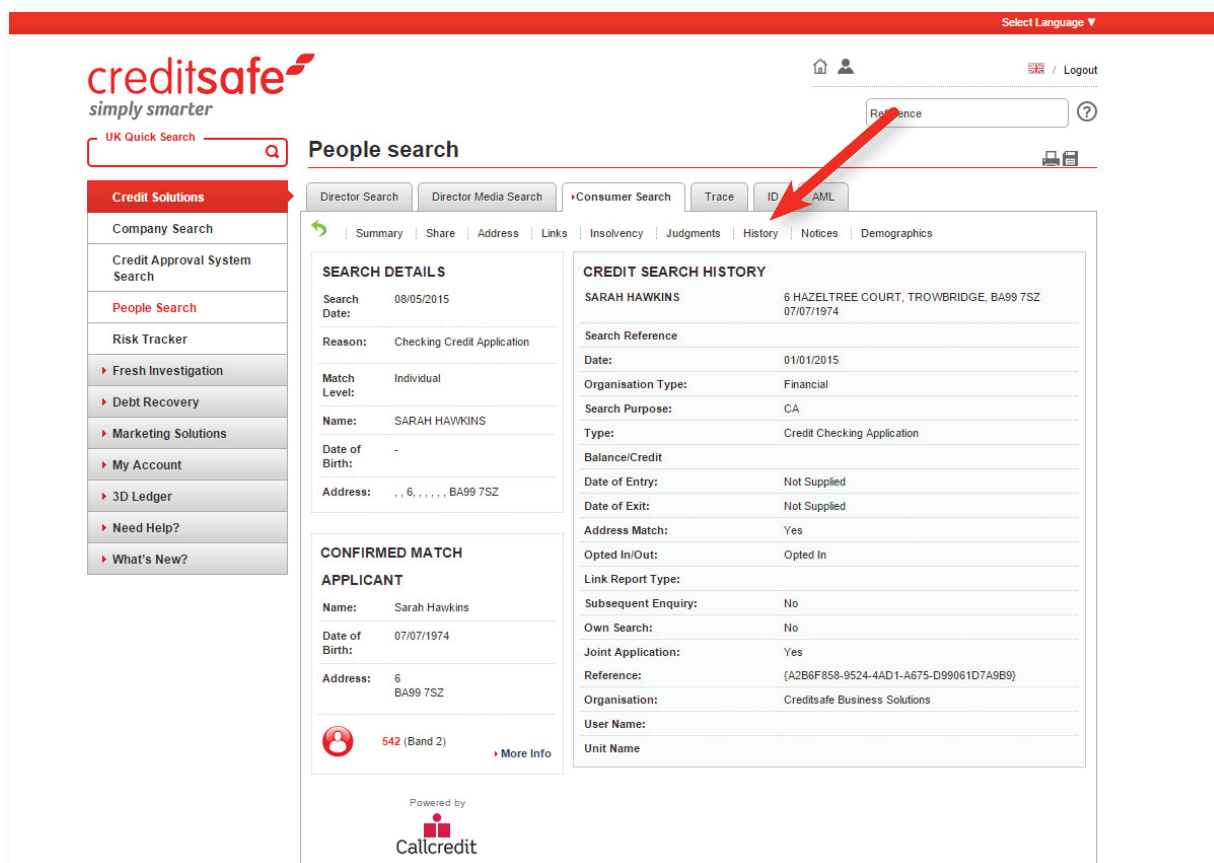
This is how the '**Judgments**' page will be displayed.

The screenshot shows the Creditsafe website interface. The top navigation bar includes a 'Select Language' dropdown, a home icon, a user profile icon, and a 'Logout' link. Below the navigation bar, there is a 'Reference' search box and a 'People search' section. The 'People search' section has tabs for 'Director Search', 'Director Media Search', 'Consumer Search', 'T', 'ID', and 'AML'. A red arrow points to the 'Judgments' tab in the sub-navigation bar. The main content area displays search details for SARAH HAWKINS, including search date (08/05/2015), reason (Checking Credit Application), match level (Individual), name (SARAH HAWKINS), date of birth, and address (6, BA99 7SZ). Below this, there is a 'CONFIRMED MATCH' section for the applicant SARAH HAWKINS, with details like name, date of birth (07/07/1974), and address (6 BA99 7SZ). A credit score of 542 (Band 2) is also shown. The right side of the page displays two 'COUNTY COURT JUDGMENT' entries for SARAH HAWKINS, with details such as judgment date, court name, amount, case number, status, and date satisfied.

This page will display all County Court Judgment information relating to the target individual at any of the three addresses displayed on the '**Address**' tab. These remain on record for 6 years unless '**Set-aside**' by the courts or '**Satisfied**' within 30 days of the '**Judgment Date**'

i). History Page

This is how the 'History' page will be displayed.



The screenshot shows the Creditsafe 'History' page for a person search. The page layout includes a top navigation bar with a 'History' tab highlighted by a red arrow. The main content area is divided into three sections: 'SEARCH DETAILS', 'CONFIRMED MATCH', and 'CREDIT SEARCH HISTORY'.

SEARCH DETAILS

Search Date:	08/05/2015
Reason:	Checking Credit Application
Match Level:	Individual
Name:	SARAH HAWKINS
Date of Birth:	-
Address:	6, BA99 7SZ

CONFIRMED MATCH

APPLICANT

Name:	Sarah Hawkins
Date of Birth:	07/07/1974
Address:	6 BA99 7SZ

CREDIT SEARCH HISTORY

Search Reference	6 HAZELTREE COURT, TROWBRIDGE, BA99 7SZ 07/07/1974
Date:	01/01/2015
Organisation Type:	Financial
Search Purpose:	CA
Type:	Credit Checking Application
Balance/Credit	
Date of Entry:	Not Supplied
Date of Exit:	Not Supplied
Address Match:	Yes
Opted In/Out:	Opted In
Link Report Type:	
Subsequent Enquiry:	No
Own Search:	No
Joint Application:	Yes
Reference:	{A2B6F858-9524-4AD1-A675-D99061D7A9B9}
Organisation:	Creditsafe Business Solutions
User Name:	
Unit Name	

The right-hand boxes on this page will show a detailed breakdown of credit searches that have been carried on the individual you are checking. It will list when the search was run, who ran it, and why.

j). Notice of Correction (NOC) Page

This is how the 'Notices' page will be displayed.

The screenshot displays the Creditsafe 'People search' interface. On the left is a sidebar with 'Credit Solutions' and various search options. The main area shows search details for Sarah Hawkins, including search date (08/05/2015), reason (Checking Credit Application), and match level (Individual). A 'NOTICES OF CORRECTION' section is highlighted with a red arrow, showing details for Sarah Hawkins at 6 HAZELTREE COURT, TROWBRIDGE, BA99 7SZ. The notice reference is (96937E64-CCC1-4FC9-AB67-B3585658FABD), dated 01/01/2015, with a comment stating 'This is a test applicant and should be ignored.' Below the search details is a 'CONFIRMED MATCH APPLICANT' section with the same name, date of birth (07/07/1974), and address (6 BA99 7SZ). A credit score of 542 (Band 2) is also shown. The page is powered by Callcredit.

NOTICES OF CORRECTION	
SARAH HAWKINS	6 HAZELTREE COURT, TROWBRIDGE, BA99 7SZ
Reference:	(96937E64-CCC1-4FC9-AB67-B3585658FABD)
Date Raised:	01/01/2015
Comment:	This is a test applicant and should be ignored.

A 'Notice of Correction' is a section of a Consumer Credit Report where the consumer is afforded the opportunity to explain any negative information that may appear on the personal credit report. If the individual you are searching has taken this option then it will be displayed on this page.

k). Demographics Page

This is how the 'Demographics' page will be displayed.

The screenshot displays the Creditsafe 'Demographics' page. The top navigation bar includes a 'Select Language' dropdown, a home icon, a user profile icon, a 'Logout' link, and a 'Reference' search box. The main header features the Creditsafe logo and a 'UK Quick Search' bar. The left sidebar lists 'Credit Solutions' such as Company Search, Credit Approval System Search, People Search (highlighted), Risk Tracker, Fresh Investigation, Debt Recovery, Marketing Solutions, My Account, 3D Ledger, Need Help?, and What's New?. The main content area is titled 'People search' and includes tabs for Director Search, Director Media Search, Consumer Search (selected), Trace, ID, and AML. Below these are sub-tabs for Summary, Share, Address, Links, Insolvency, Judgments, History, Notices, and Demographics (selected). The 'SEARCH DETAILS' section shows a search date of 08/05/2015, reason 'Checking Credit Application', match level 'Individual', name 'SARAH HAWKINS', date of birth '-', and address '6, BA99 7SZ'. The 'CONFIRMED MATCH' section shows the applicant's name 'Sarah Hawkins', date of birth '07/07/1974', and address '6 BA99 7SZ'. A 'More Info' link is available. The 'NEIGHBOURHOOD DEFINITION' section provides a detailed description of the area, noting its mix of housing, employment levels, and financial characteristics. The 'PROPERTY DESCRIPTION' section includes data on household density (2000 per square kilometre), council tax band (G), and average detached value (£213,630).


This page gives an overview of the demographic information of the area in which the searched for individual resides.

L). Search History


A record of all the searches that have been carried is held within the '**History**' section (accessible via the submission form).

Filters

Date From:



Date To:



Keyword:

Reference:

Search

Results - 1

Date	Reference	Summary	Reason	Score	Band
		Sarah,Hawkins		542	2

Search

You can generate usage reports by searching by User reference, Keyword or between specific dates.

All records displayed will show:

- » Date carried out
- » User Reference
- » Search Summary
- » Gauge Score
- » Banding
- » A link that allows will pre-populate the submission with the subjects details should records require updating etc.