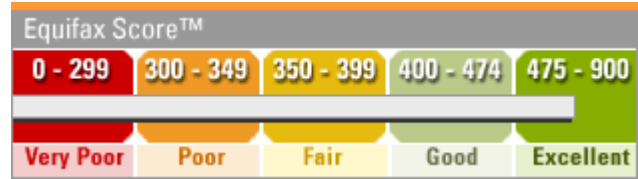


Equifax Credit Rating™

Your Score: 500

This reflects that: Your score is highly predictive that you would be a strong candidate for credit. You are well above the average for UK borrowers. Most Credit grantors would consider this score excellent. While many factors other than your score influence the decision to grant credit you will probably not be turned down for loans based on your score alone. Many Credit grantors may also offer you preferential terms such as higher credit limits or lower rates. Review the Risk Signals below to see if there are areas that may be negatively impacting your score. Find out more about [automatic credit decisions](#)



Risk Signals

This is how you perform in each of the key areas considered when extending credit. Clicking on the linked terms or rating indicators will give you a brief description of each of the categories and more information related to your current status.

Rating Category	Rating
Credit Agreement	Satisfactory
Electoral Roll	Satisfactory
Searches	Satisfactory
Court Information	Satisfactory

– Does not apply
 – Satisfactory
 – Warning
 – Danger

Credit Agreement

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Equifax holds information from credit providers and other lenders, including details of existing and previous credit agreements and historical information about the repayment of these agreements. This information is one of the best ways for a lender to assess whether any future credit repayments are likely to be made on time. Lenders update and supply this information to Equifax on a monthly basis. You may find that not all the credit accounts you have with lenders are necessarily shown on your credit report. Some lenders only provide Equifax with credit accounts on their customers who have failed to pay their credit on time. The status of these accounts is normally 3 or more months in arrears. However, most lenders provide Equifax with information on all their customers accounts, irrespective of the status of the accounts.

 Satisfactory

You have 2 active accounts and 1 settled accounts at your current address. Credit grantors prefer that you have at least one or two accounts as part of your credit profile. Active accounts are preferred to settled accounts.

You have 1 settled account at your other address. Credit grantors prefer that you have at least one or two accounts as part of your credit profile. Active accounts are preferred to settled accounts.

 Satisfactory

Your oldest account is 10 year and 10 months old. Credit grantors prefer to see accounts opened at least 36 months.

 Satisfactory

You have no derogatory items in your payment history.

 Satisfactory

Credit reference agencies are receiving periodic updates from your credit grantor(s) that reflect you make your payments on time.

 Satisfactory

You have no defaults.

Electoral Roll[Back to Top](#)

The Electoral Roll is a list of everyone who is entitled to vote in elections, and their addresses. Your Local Authority updates this information every year using the details from the registration form you receive each autumn from your Electoral Registration Office. Each year we use a copy of the Electoral Roll to update our records. The address details on our database are sourced from the Post office and may differ slightly from the address details registered with your Local Authority. As part of your Credit File we will provide you with details of the Electoral Roll for each of the addresses you supplied to us, or previous addresses linked to you. Please be aware that new properties may not yet appear on our database and that Equifax holds a limited number of addresses for the Channel Islands.

 Satisfactory

You are presently on the Electoral Roll at your current address. You have lived at your current address approximately 6 years. This is looked on favourably by credit grantors.

Searches[Back to Top](#)

A search is the process Lenders undertake when they receive a credit application. A search enables Lenders to view information at your address/es in order to decide whether or not to grant credit.

Searches show Credit Lenders that you have made applications for Credit or Services. Credit Searches would not normally be viewed as adverse information. If however there were an unusually large number of Credit Searches, this may be interpreted by a Credit Lender as being indicative of over-commitment or maybe even fraud. Not all searches are for lending purposes. Other services you may received such as opening a current account may require a search of your Credit Report. These searches are also shown on your Credit Report and do no affect your ability to obtain credit.

 Satisfactory

You have had searches for credit in the last six months. Credit grantors view more than one or two searches within six months unfavourably. Please review the section of your Credit Report entitled [Previous Searches Data](#) to see your information. For more information about this kind of information and what you should do next, [click here](#).

Searches at your current address: 2

Court Information

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Judgments/Decrees are issued as a result of court action. If a Creditor/Plaintiff (the person looking to claim the money from you) is owed a sum of money by you they may raise an action against you in the County Court for recovery of these monies. If the court rules in favour of the Creditor/Plaintiff then a County Court Judgment / Decree will be granted by the Court against the Individual (Defendant). The monetary value of this CCJ will be for the amount due and any associated costs. Equifax receives this information from Registry Trust Ltd. Registry Trust Ltd is a non-profit making company, contracted by the Lord Chancellor's department to maintain the statutory public Register of County Court Judgments and administration orders issued by the county courts in England and Wales. As well as also holding public Registers covering money Judgments/Decrees in Scotland, Isle of Man, Northern Ireland and Jersey, Registry Trust Ltd acts as a clearing house for Judgments registered in Eire. Details of all these Judgments/Decrees, and any subsequent amendments, are passed to the credit reference agencies for inclusion in their files.



Satisfactory

No [Court Information](#) Present.

Important Notice:

Much of the information provided by this service is obtained by Equifax Plc from third parties and includes publicly available information. It is important that you carefully review the information presented as it could have a bearing on your ability to obtain credit or indicate the possibility of fraud. If you believe there is information on your report that is incorrect, you may wish to contact the financial company or public register directly to correct the information or you may wish to contact Equifax and begin the formal process to correct or dispute the information. To contact Equifax [click here](#).