

CreditExpert subscription

This document helps you to know what you're getting before you subscribe or sign up. It covers the key features of your CreditExpert subscription, what you'll pay, our contact details and how to cancel.

Price and payment

FREE 30-day trial then £14.99/month**.

You can cancel at any time. See below for more information on how to cancel and your statutory cancellation rights.

Product features

✓ Daily Experian Credit Score

Your Experian Credit Score shows you how companies may view you based on the information in your Experian Credit Report. Your updated score is available daily if you log in.

✓ Daily Experian Credit Report

If you log in, you can get your daily Experian Credit Report which details your personal credit history for the last six years. Companies may use this along with other information to decide whether to lend to you.

✓ Score history

See how your score has changed over time. We'll check your report and score every 30 days for you if you don't log in.

✓ Score factors

See and understand what's influencing your Experian Credit Score and find out how you may be able to improve it.

✓ Experian Credit Report alerts and fraud alerts

Get alerts by email or text message about certain changes to your Experian Credit Report.

Alerts are sent weekly and relate to changes in payment status (such as when payments are missed), when accounts are opened or removed, when your credit file is searched, or if new public information (such as County Court Judgements) are published.

✓ Web monitoring

We help you better protect your identity by scanning certain internet sites and locations for selected personal and financial details, and alerting you by email or text message if anything looks wrong or fraudulent.

Web monitoring is designed to work alongside taking a cautious approach to your sharing of data and use of the internet and other digital services.

✓ UK-based support to discuss your report and score

Our customer support teams are only a phone call away, ready to offer help and guidance about your report and score.

✓ Enhanced fraud support

If you become a victim of fraud, our dedicated experts will help walk you through the next steps.

You will be assigned a dedicated case worker who will guide you through the steps to recovering from fraud, depending on your situation. Your caseworker will get in touch with companies on your behalf as well as taking protective measures through communications with other credit referencing agencies and fraud prevention services such as Cifas.

The caseworker will help you set up further protective controls on your credit file if necessary, and will continue to check your file at regular intervals once your case has been closed.

How to cancel and your statutory cancellation rights

In most cases you can cancel online in your Experian account pages. Alternatively you can cancel by calling us free on 0800 561 0083*. When you cancel, your service will be stopped at your next billing date.

You can find out more details about how to cancel on www.experian.co.uk.

Cancelling during your cooling-off period

If you are a New Customer you are entitled to a cancellation period of 14 days following the date your first subscription for a Service is activated (“Cooling-off” period). During the Cooling-off period you can change your mind and cancel the service. However, if either;

- you change from your current paid for subscription to a new paid for subscription, or
- you are a returning customer who has had a paid for subscription in the last 30 days,

then you will not have a Cooling-off period and will not be entitled to a cancellation refund unless your new service has features that have not previously been available or provided to you as part of a previous subscription.

If you are returning to a subscription after more than 30 days, you will be classed as a new customer (please see the section above entitled ‘New Customer’).

If you wish to cancel you can use the model cancellation form below to tell us, or you can call us free on 0800 561 0083*.

If you cancel your subscription to CreditExpert within the Cooling-off period, you’ll receive a refund of £10 (a partial refund of the £14.99 monthly subscription).

We will deduct £4.99 for the value you have received in obtaining the right to access your Experian Credit Report and Score at least once before you cancelled.

If you have received a free trial of CreditExpert or if a third party pays for it on your behalf, there won’t be anything to refund.

*Lines are open Monday - Friday 8am - 7pm, Saturday 8am - 4pm. Calls may be recorded for training and monitoring purposes.

0800 numbers are free to call from UK landlines and mobiles but calls from business mobile phones may be chargeable. Calls may be recorded for training and monitoring purposes.

**For CreditExpert a monthly fee of £14.99 applies after your free trial. You may cancel during your 30-day free trial without charge. New customers only. Free trial period starts on registration - further ID verification may be required to access full service which may take up to 5 days.

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Notice of statutory contract cancellation under the distance selling regulations

Right to cancel

You have the right to cancel this contract within 14 days of the date your first Service is activated (“Cooling-off” period) without giving any reason.

To exercise the right to cancel, you must inform us, by contacting us at Experian (our contact details are set out below), of your decision to cancel this contract by a clear statement (e.g. a letter sent by post, fax or email). You may use the attached model cancellation form, but it is not obligatory.

Telephone: 0800 561 0083

Email: customerservices@uk.experian.com

Address: Experian Limited
Lambert House
PO Box 7710
NG80 7WE

If you have your reference number, please include this when you contact us so we can respond in the fastest possible time.

To meet the cancellation deadline, it is sufficient for you to send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

Effects of cancellation within 14 days

You may be entitled to a refund on cancellation within the Cooling-off period, please refer to the refunds information related to your subscription.

If you receive our services under a free trial, or where a third party pays for our services, you will not receive any refund because you haven't made payment in the cancellation period.

Model cancellation form

To: Experian Limited

Lambert House

PO Box 7710

NG80 7WE

customerservices@uk.experian.com

I hereby give notice that I cancel my contract of sale for the supply of the following service

Service:

Name of consumer:

Address of consumer:

Service reference number:

Signature of consumer (only if this form is notified in paper)

Date: