

Credit Report Applications

In order to release credit report data to data subjects under section 7 of the Data Protection Act 1998 we need a fully completed application form/page including:

Essential Data

- 1) Correct Title
- 2) Correct Forename
- 3) Correct Middle Names (if any)
- 4) Correct Surname
- 5) Correct DOB
- 6) Full 6 years address history:
 - i) Format of address(es) as per bank statement/utility bill.
 - ii) True length of time lived at each address
- 7) Signed authority for request of report (offline) /tick box confirming acceptance of terms & conditions (online)
- 8) Alias information (any other name known by)

If any of the above are not provided this may affect the outcome of the application.

General Points to Note

The authentication process uses a number of sources of information to provide us with a level of confidence that data is being released to the correct person. This confidence level will be influenced by the breadth (variety of different types) and depth (number of items of each type) of data available for a particular individual.

Examples of positive indicators include;

- A current registration on the Voters roll at the current address
- Active credit accounts (for example, mortgages, current accounts or loans) at the current address