

You should also make a list of the financial commitments you have, who they are with, and how much needs to be paid and when. Make sure the list is always up to date and keep it with a copy of your will and credit report. This will mean that if you suddenly go into hospital or die, someone can quickly and easily sort things out for you and make sure that your lenders know what the situation is.

You might also consider arranging one or more lasting powers of attorney. This means that if your health gets worse in the future and you can't look after your financial (or other) affairs yourself, someone you choose will be able to do this for you. You can get more information from the Office of the Public Guardian website at www.publicguardian.gov.uk.

You might also want to suggest that members of your family and close friends keep an up-to-date copy of their credit report, a will and a list of their financial commitments handy. If you are the person likely to sort out their affairs if they die or become seriously ill, it will help you if these documents are handy.

Useful contacts

- **Experian Consumer Help Service**
Phone: 0844 481 8000
Website: www.experian.co.uk
- **Bereavement Advice Centre**
For practical help and advice after a death
Phone: 0800 634 9494
Website: www.bereavementadvice.org
- **Cruse Bereavement Care**
Help and advice to help you cope with bereavement
Website: www.crusebereavementcare.org.uk
- **Office of the Public Guardian**
Advice about setting up and registering a lasting power of attorney
Website: www.publicguardian.gov.uk
- **Mailing Preference Service**
Phone: 0845 703 4599
Website: www.mpsonline.org.uk
- **Citizens Advice**
Look in the Phone Book under 'Citizens Advice Bureau'.
Website: www.adviceguide.org.uk
- **Consumer Credit Counselling Service**
Phone: 0800 138 1111
Website: www.cccs.co.uk
- **National Debtline**
Phone: 0808 808 4000
Website: www.nationaldebtline.co.uk
- **Unclaimed Assets Register**
Phone: 0870 241 1713
Website: www.uar.co.uk

Consumer Help Service
Experian
PO Box 8000
Nottingham
NG80 7WF
www.experian.co.uk



Other leaflets

This leaflet comes from a series of advice guides to help you understand how credit reports are produced and used and when they affect your life. Other guides available in this series are listed below.

- Relationship breakdown
- Refused credit
- Living together
- Moving home
- Students and young people
- Redundancy or reduction of income

To order free copies of all these guides, visit www.experian.co.uk/learningzone or call 0800 013 0161 and leave your name and address.

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Bereavement or serious illness

Credit Crossroads



Experian is a leading UK credit reference agency. When you apply for credit, you will probably give the lender (the company you want credit from) permission to carry out a credit check through us. We do not decide who should get credit, but the information we provide may help the lender to decide.

We hope this guide will help you cope with credit after someone has died or become seriously ill.

How it all works

When you apply for credit, lenders have to make sure that you are who you say you are and live where you say you live. They also want to make sure that you are likely to be able to keep up the repayments. They will look at the information you give them when you apply (such as your job and income). They will also look at the information we hold about you, which we call your credit report (sometimes called your credit file).

It is important you understand the information on your credit report. Your credit report must also be up to date because it helps lenders check:

- your name and address;
- how you have managed credit in the past; and
- how you are managing credit at the moment.

If your report shows that you repay credit on time, this will usually help you get credit. It may also help you get the best credit deals.

Once you close a credit account (such as a credit card, a loan or a mortgage), details of how you handled your payments stay on your report for six years. Negative information (such as a court judgment, a bankruptcy or a 'default' – a credit account you have broken the terms of) also stays on your report for six years.

You can ask us to send you a copy of your credit report. We will also send you a leaflet to help you understand it and answer any questions you have. You can also get help and advice from our website.

To order a copy of your credit report, visit www.experian.co.uk or call 0844 481 8000. You will need to pay £2 if you apply online or £3.50 if you apply by phone.

You can also write to:
Consumer Help Service
Experian
PO Box 8000
Nottingham
NG80 7WF.

You will need to give your full name, date of birth and all of your addresses over the past six years.

If you apply in writing, the report costs £2. You need to send a cheque or postal order, made payable to Experian Ltd, with your letter.

To view your credit report online (over the internet) you can join our 'CreditExpert' credit-report monitoring service. For more details, including a free CreditExpert trial, visit www.creditexpert.co.uk.

When someone dies

If your partner, a relative or a close friend dies, the last thing on your mind will be sorting out their finances. Similarly, if someone close to you becomes seriously ill, you are more likely to be concerned about them than you are about making sure their bills are paid.

When someone dies, it can save a lot of trouble in the future if you contact any lenders they have accounts with straight away and tell them about the situation. It will help if you send them a letter to explain that you will be in touch later to find out what you need to do.

It might help you to get a copy of their credit report. This will show you details of the credit accounts they have and how much they owe. We will send you their credit report if you:

- send us a 'grant of representation' from the probate registry; or
- send us proof that you are the executor of their will.

Once you have received the credit report, if you send us a copy of the death certificate, we will contact the relevant lenders to ask them to update their records. Some of the lenders might ask you to contact them direct.

Lenders can appear to be insensitive when they chase debts owed by people who have died. But unless someone contacts these lenders, they won't know what the situation is. They are likely to be sympathetic if you tell them straight away and keep in touch after that.

Identity fraud is a growing problem. Fraudsters sometimes use the identities of dead people to apply for credit. You can reduce the chances of this happening by:

- making sure all existing credit accounts are closed;
- returning their passport and driving licence to the organisations that issued them;
- arranging to remove the person's name from the electoral roll; and
- registering their details for free with the Mailing Preference Service to stop marketing offers being sent addressed to them. (Contact details for the Mailing Preference Service are given at the end of this leaflet.)

Someone who has died may have assets such as life insurance, shares, pensions or other investments. In some cases, the paperwork may have been misplaced, lost or destroyed. If you are dealing with their financial affairs, you can check for assets by contacting the Unclaimed Assets Register. They will carry out a search for a small fee. Contact details for the Unclaimed Assets Register are given at the end of this leaflet.

When someone is ill

When someone is seriously ill, he or she may not be able to keep up credit repayments or look after any other financial affairs. If this is the case, it might be a good idea to help them arrange and register a 'property and affairs lasting power of attorney'. This will allow you to officially deal with their finances for them. You can set up a lasting power of attorney yourself or you can contact a solicitor. You can get more information from the Office of the Public Guardian website at www.publicguardian.gov.uk.

You may not know what bills are paid regularly or how these are paid. If it's your partner, some of the bills may be in both your names. You are not responsible for debts that are not in your name, but if a financial link to your partner is shown on your credit report, you might find that any missed payments could prevent you from getting credit in the future.

A copy of the person's credit report will show you details of the credit accounts they have. So a copy of the report can help you see what needs to be paid. We can send you a copy of the other person's credit report if you send us a copy of your power of attorney.

It might be a good idea to make sure they are receiving all the benefits they are entitled to. See the 'Useful contacts' section at the end of this guide for details of organisations that can help you do this.

What you can do now

We would all like to be well organised, but the day-to-day business of working and running a home often gets in the way. It is when tragedy strikes that the real value of keeping good records becomes clear.

Don't let your own death or illness cause even more distress for your family and friends. The most important thing is to make a will. It is wise to get help from a solicitor or other suitable person when writing a will, especially if you plan to write the will yourself. This will make sure that you write the will clearly and correctly, making it easier for the people you choose as executors to carry out your wishes. It is also important that you choose a person or people you trust to be your executors, because they will be legally responsible for carrying out your wishes.