

Don't give the people moving into your previous address the chance to open marketing offers and letters about credit accounts sent to you at your old address.

- Contact your local post office to arrange for your mail to be redirected to your new home.
- Register for free with the Mailing Preference Service (contact details are given at the end of this leaflet) to get your name removed from direct-marketing lists at your old address.

Identity fraud is a growing problem. We produce a separate leaflet about identity fraud and we urge you to read it. (For more details, visit our website.)

Useful contacts

- **Experian Consumer Help Service**
Phone: 0844 481 8000
Website: www.experian.co.uk
- **Mailing Preference Service**
Phone: 0845 703 4599
Website: www.mpsonline.org.uk
- **iammoving.com**
A free UK change of address service
Website: www.iammoving.com
- **Electoral Commission**
To register on the electoral roll
Website: www.aboutmyvote.co.uk
- **Home Office identity fraud advice**
Website: www.identitytheft.org.uk
- **Financial Services Authority**
Advice from the UK's financial watchdog
Website: www.moneymadeclear.fsa.gov.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

Information we hold about you may not be the same as that held by any other credit reference agency.

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.

- Bereavement or serious illness
- Refused credit
- Living together
- Relationship breakdown
- 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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Moving home

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 manage your credit and protect your identity if you are moving home.

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 information 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.

Work out what else you need to move

Moving home can be expensive and it is often a time when you will need to apply for credit. If you're buying a home, you may have to apply for a mortgage. Then you may want credit for new carpets, or to rent a television and DVD player. You may be signing up with a new phone company and you might need to buy new kitchen equipment and furniture. The list goes on and on.

It is a good idea to get a copy of your credit report before you apply for a mortgage and before you go shopping for big household items. That way, you can spot any problems on your credit report and sort them out before you apply for credit.

It is also sensible to work out what credit you are going to need, and what you can afford, before you start shopping. Remember that you will probably pay interest on top of the cost of the goods you are buying. Draw up a budget to help you work out what you can afford to borrow. Some of the organisations listed at the end of this guide give free advice on producing a budget.

Leaving footprints

Instead of applying for several separate credit accounts, think about taking out one loan, at a competitive rate of interest, to cover everything you need. That way lots of credit searches will not appear on your credit report. This is important because every time a lender searches your credit report it leaves a 'footprint' which lets you check who has asked for information about you. These footprints also allow lenders to spot unusual activity such as a large number of applications for credit made by the same person in a short space of time. This could be a sign of fraud or that you are applying for more credit than you can afford. When you move, it's easy to apply for credit enough times for it to look unusual.

Lenders can also search your credit report for other reasons, such as to give you a quote or check your identity. Although credit reference agencies keep a record every time your credit report is searched, lenders looking at your report will know that these other types of search do not mean you have applied for credit. So shopping around for the best deal shouldn't cause a problem, but it's a good idea to check that the lender knows you are only asking for a quote.

If you think that a lender has refused to give you credit because of the number of searches on your credit report, don't worry. Simply find out the address of the lender's credit department and write to them. Explain that you are moving home and have had to make lots of separate credit applications and ask them to look at your application again. We remove records of searches from your credit report after one year. Only you can see the search footprints created by you checking your own credit report.

Keeping your accounts up to date

When you move home, always tell your lenders in good time so that your credit account details can be kept up to date. Get a copy of your credit report to check that you have remembered them all. That way you won't forget any accounts you haven't used for a while.

By moving your accounts, it will help a lender to see that you really do live where you say you do, even if you are not on the electoral roll yet. It will also help to stop someone else getting hold of information about your accounts and committing fraud.

Moving house can be stressful. Avoid any unnecessary problems by following the guidelines below.

- Send off for a copy of your credit report to make sure it is accurate and up to date.
- Work out how much credit you need for essential things for your new home and find the best way to borrow. Draw up a budget to make sure you only borrow what you can afford to repay.
- Give your new address to all lenders you have accounts with.
- Register to vote from your new address straight away.

Some lenders will refuse to give you credit if you are not registered to vote from your new address. Most local councils publish their registers (known as the electoral roll) once a year and update them each month. So tell your local council as soon as you move and make sure your name and new address is added to the electoral roll straight away. You can also register by visiting the Electoral Commission's website. (Contact details for the Electoral Commission are given at the end of this leaflet.)

Always give the lender your previous address when you apply for credit. If a lender refuses to give you credit because your name doesn't appear on the electoral roll, explain that you have just moved. You can also offer them other proof that you live at the new address. They will usually accept a council tax bill; gas, electricity, phone or water bill; tenancy agreement; mortgage details; or your driving licence.

If the person you are dealing with cannot help with this, write to the lender's credit department at its head office.