

Useful contacts

- **Experian Consumer Help Service**
Phone: 0844 481 8000
Website: www.experian.co.uk
- **Relate**
Advice about relationships and when they break down
Phone: 0845 456 1310
Website: www.relate.org.uk
- **Citizens Advice**
Look in your local 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
- **Community Legal Service Direct**
Phone: 0845 345 4345
Website: www.clsdirect.org.uk
- **Lone Parent Helpline**
Website: www.loneparenthelpline.info

Other credit reference agencies

- **Callcredit**
Phone: 0870 060 1414
Website: www.callcredit.co.uk
- **Equifax**
Phone: 0870 010 0583
Website: www.equifax.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.

- Bereavement or serious illness
- 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.

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



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Relationship breakdown

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 a relationship has broken down.

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.

How to break the ties that bind

If you have been married or in a civil partnership (a formal arrangement that gives same-sex couples the same legal rights as a married couples), or have lived with someone as a couple for a long time, you are likely to have applied for credit together and have had joint credit accounts (such as a joint mortgage or other loan, a joint bank account or a joint credit card). Links to that person's credit report are shown as 'associations' on your credit report (that person would be known as an 'associate').

When a relationship ends, details of all associations stay on your credit report unless you tell us they need removing. We can remove them only if you no longer have any financial link with that person. If you no longer have any joint credit the link can be broken.

Once you and the associate have sorted out your finances, let the credit reference agencies know that you no longer have a financial link with your ex-partner. Contact details for the other credit reference agencies are given at the end of this leaflet, although if we break the link on your Experian credit report (known as creating a 'disassociation') we will tell the other agencies for you.

If you no longer live with your ex-partner and the only remaining financial link you share is a joint mortgage, we may still be able to create a disassociation to separate your credit reports. Ask our Consumer Help Service for details.

Update your records

If you do nothing, you could find that lenders take account of your ex-partner's credit history when you apply for credit. If he or she has a poor credit history, this could prevent you from getting credit or could mean you pay higher interest.

If you do not want to be linked to your ex-partner in this way, check what joint finances you have. Start by getting a copy of your credit report from us. When you ask to see your credit report, we will send you information about credit accounts in your own name or in joint names. You won't see financial information about any person you have a financial link with, but you will see the names of anyone you are linked to.

Contact your lenders (or any company your joint accounts are with, such as a television-rental or mobile-phone company) and ask them to change their records.

This may not always be simple. For example, one of you might have to sign over the mortgage to the other. Or you might have to pay off one loan and apply for a new one. You may find you owe each other money.

When your personal circumstances change it's a good idea to review any tax credits and benefits you receive as your entitlement may have changed. See the 'Useful contacts' section at the end of this guide for details of organisations that can help you do this.

Who is liable for what?

It is a good idea to press on with sorting your finances out, even if it gets complicated. Most lenders are quite used to this situation and will help you sort things out. Tell them about your new circumstances. It is in their interest to make sure credit from them is not overlooked and that you all know who has to pay what. If you are using a solicitor, he or she will help if necessary.

You are only legally responsible for another person's debt if it is in your and their name or you agreed to be a 'guarantor' (someone who would pay a person's debts if they couldn't). If a debt is in two people's names, both people are responsible for the full amount of the debt. Some bills, like council tax bills, are different though. Anyone over the age of 18 and living at your address could be chased for unpaid council tax from while they lived there.

Once all your finances have been separated, contact the credit reference agencies and arrange to have any links between you and your ex-partner removed from your credit report. Child maintenance payments do not count as a financial link.