

Credit Report Basics

Your credit report and the electoral register



This guide explains why registering to vote at your current address will help you access a wide variety of services. It also gives advice to people who believe that the electoral register information (also known as the electoral roll) a credit reference agency holds may be causing them difficulties with getting credit and other financial services.



Who is Experian?

Experian is the UK's largest 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 (which you can see by asking us for a copy of your credit report) may help the lender to decide. This information includes details of the electoral register, court judgments, bankruptcies and your current and past credit commitments.

Registering to vote

In England, Scotland and Wales, local councils publish their electoral registers on 1 December each year. These show who is registered to vote from each address - usually UK, EU or Commonwealth citizens that are either over 18 or will become 18 during the coming year. The councils then update these registers every month from information you provide on 'rolling register' forms, until the next 'annual canvass'. The annual canvass is when councils consult all local households about who is eligible to vote, and is usually

between August and November. In Northern Ireland, councils do not carry out an annual canvass and simply update their registers every month, so the only updates come from the rolling register forms.

Why is it important to register on the electoral register?

As well as making it possible for you to vote in relevant elections, the electoral register is used for a number of other important functions, usually to help confirm your name and address. As a result, not registering to vote or registering wrong details on the electoral register can make it difficult for you to:

- get credit and insurance;
- access legal and accountancy services;
- open savings accounts or other investments;
- shop over the internet or phone; and
- obtain some public services, like getting a passport.

Not registering to vote may also make it hard for you to apply for certain jobs, particularly in the financial services sector.

Other useful guides and leaflets

Credit Report Basics is a series of guides that examine common credit report issues. We produce these under our consumer education programme and a full list of these guides is below.

- Your credit report and the electoral register
- Your credit report and bankruptcy
- Credit report myths
- Your credit report and individual voluntary arrangements (IVAs)

We also produce a series of leaflets called Credit Crossroads to help you understand how credit reports are produced and used and when they affect your life. The leaflets available in this series are listed below.

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

You can visit www.experian.co.uk/learningzone to read or print all our free guides and leaflets.

What if I have recently moved home?

If you move, it's important to tell your local council straight away to make sure your name is added to the electoral register at your new address and removed from your old address as soon as possible. If you have recently moved and need to apply for credit, insurance, financial services or another service which uses the electoral register to check your name and address, explain that you have moved recently and be prepared to provide papers/documents linking you to your old and new address. Organisations will often accept a council tax bill; gas, electricity, phone or water bill; tenancy agreement; mortgage details; or your driving licence.

What if my Experian credit report says I'm not on the electoral register when I am?

If you think any information on your Experian credit report is wrong, simply tell Experian's Consumer Help Service. They hold copies of your local council's electoral register, so you shouldn't need to send proof that you have registered. Once you have a copy of your credit report, your comments can be investigated and any necessary changes will be made to your report as quickly as possible. Contact details are included at the end of this guide.

What if I am not eligible to vote?

Contact Experian's Consumer Help Service and order a copy of your credit report because they might be able to help. For example, you could add a note (called a notice of correction) to your report explaining that you cannot register on the electoral register because you are not eligible to vote in UK or EU elections. You can also say in this note that you have documents to prove where you live and how long you have lived there. Then, when you apply for financial services in the future, any organisation looking at your report will see this note and hopefully

take account of it. The note will mean that any credit application you make may take the lender a little longer than normal to deal with. But it may be worth the short delay if it helps you get credit when you want it. You may want to contact the other credit reference agencies to add a note to the reports they hold on you as well. You will find their details at the end of this guide.

Can I stop people getting financial services in my name at my old address?

Identity fraud continues to be a problem and you are very vulnerable to fraud when you move home. Redirecting your post will help, as will giving your new address to any organisation you deal with and making sure your name is removed from the electoral register at your previous address. Your council should be able to do this for you when you register to vote at your new address. But if you move while your council is carrying out its annual canvass you will probably need to do this yourself by contacting your old council as soon as possible and asking them to remove your name when they next update their registers.

Useful contacts

- Experian: Help and advice about your credit report
www.experian.co.uk
0844 481 8000
- Electoral Commission: Advice about registering to vote
www.aboutmyvote.co.uk

Other credit reference agencies:

- Callcredit 0870 060 1414
- Equifax 0870 010 0583

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