

# Free Experian Account with CreditExpert subscription

This document helps you to know what you're getting before you subscribe or sign up. It covers the key features of your Free Experian Account and CreditExpert subscription, what you'll pay, our contact details and how to cancel.

## Price and payment

There is no charge for the Experian Account. Your CreditExpert subscription is £14.99/month following a 30 day trial\*\*. You can cancel at any time. See below for more information on how to cancel and your statutory cancellation rights.

## Product features (Free Experian Account)

- ✓ Experian Credit Score updated every 30 days if you log in
- ✓ Find credit cards, mortgages, loans, car insurance and energy offers
- ✓ See your eligibility rating before you apply when you search for credit cards and personal loans, and get regular updates, based on your credit information
- ✓ See if you are able to boost your credit score by connecting your bank account through our new optional open banking feature, Experian Boost, which is coming soon. We'll look for transactions that demonstrate financial responsibility, such as regular payments for certain bills and digital subscriptions, and boost your score if we find them. We'll share a summary of your bank transactions with participating lenders when you apply for credit or ask for a quotation, which could improve your chances of being accepted or getting offered a better rate.
- ✓ Get updates when you might save money or benefit from new products, based on your credit information

We will tell you about your current credit holdings, eligibility ratings and opportunities to save money or benefit from new products by looking at your current and historical credit information. This includes the information that can be found in your credit report, for example, if your promotional period looks like it could be coming to an end. You can find more details in the 'Personalised Product Updates' section of our Privacy Policy.

We may notify you of these updates when you log in to Experian and / or by e-mail, SMS, mobile app notification, or postal communication when we've spotted something new. You can control your messaging preferences in your account settings. Notifications via our mobile app can be managed in the app settings or your device settings.

## Product features (CreditExpert)

- ✓ **Daily Experian Credit Score**  
Your Experian Credit Score shows you how companies may view you based on the information in your Experian Credit Report. Your updated score is available daily if you log in.
- ✓ **Daily Experian Credit Report**  
If you log in, you can get your daily Experian Credit Report which details your personal credit history for the last six years. Companies may use this along with other information to decide whether to lend to you.
- ✓ **Score history**  
See how your score has changed over time. We'll check your report and score every 30 days for you if you don't log in.
- ✓ **Credit Score Builder**  
Get personalised insights and actions to help improve your score. Our suggestions are based on the data in your Experian Credit Report.
- ✓ **Score Simulator**  
Your credit score crystal ball. See how new credit applications could impact your Experian Credit Score and how long it may take to recover.
- ✓ **Experian Credit Report alerts and fraud alerts**  
Get alerts by email or text message about certain changes to your Experian Credit Report. Alerts are sent weekly and relate to changes in payment status (such as when payments are missed), when accounts are opened or closed, when your credit file is searched, or if new public information (such as County Court Judgements) are published.
- ✓ **Web monitoring**  
We help you better protect your identity by scanning certain internet sites and locations for selected personal and financial details, and alerting you by email or text message if anything looks wrong or fraudulent.  
Web monitoring is designed to work alongside taking a cautious approach to your sharing of data and use of the internet and other digital services.
- ✓ **UK-based support to discuss your report and score**  
Our customer support teams are only a phone call away, ready to offer help and guidance about your report and score.
- ✓ **Enhanced fraud support.**  
If you become a victim of fraud, our dedicated experts will help walk you through the next steps.  
You will be assigned a dedicated case worker who will guide you through the steps to recovering from fraud, depending on your situation. Your caseworker will get in touch with companies on your behalf as well as taking protective measures through communications with other credit referencing agencies and fraud prevention services such as Cifas.  
The caseworker will help you set up further protective controls on your credit file if necessary, and will continue to check your file at regular intervals once your case has been closed.

Please note that from time to time, additional features may be shown to select customers for initial testing purposes. This product factsheet will be updated when such features are made

available more generally.

Where you are invited to trial new or enhanced features, if we will use your personal information in a new or different way we will explain to you what that means.

## How to cancel and your statutory cancellation rights

In most cases you can cancel online in your Experian account pages. Alternatively, you can cancel by calling us free on 0800 561 0083\*. When you cancel, your service will be stopped at your next billing date.

You can also close your free Experian account whenever you like either online, by calling or by writing to us.

You can find out more details about how to cancel on [www.experian.co.uk/help](http://www.experian.co.uk/help)

### **Cancelling during your Cooling-off period**

If you are a New Customer you are entitled to a cancellation period of 14 days following the date your first subscription for a Service is activated ("Cooling-off" period). During the Cooling-off period you can change your mind and cancel the service.

However, if either;

- you change from your current paid for subscription to a new paid for subscription, or
- you are a returning customer who has had a paid for subscription in the last 30 days, then you will not have a Cooling-off period and will not be entitled to a cancellation refund unless your new service has features that have not previously been available or provided to you as part of a previous subscription.

If you are returning to a subscription after more than 30 days, you will be classed as a new customer as described above for the purposes of Cooling-off period only and will be entitled to a cancellation refund. You will not be entitled to a free trial or other benefits reserved for new customers.

If you wish to cancel you can use the model cancellation form below to tell us, or you can call us free on 0800 561 0083\*.

If you cancel your subscription to CreditExpert within the Cooling-off period, you'll receive a refund of £10 (a partial refund of the £14.99 monthly subscription).

We will deduct £4.99 for the value you have received in obtaining the right to access your Experian Credit Report and Score at least once before you cancelled.

If you have received a free trial of CreditExpert or if a third party pays for it on your behalf, there won't be anything to refund.

\*Lines are open Monday - Friday 8am - 7pm, Saturday 8am - 4pm. Calls may be recorded for training and monitoring purposes.

\*\*For CreditExpert a monthly fee of £14.99 applies after your free trial. You may cancel during your 30-day free trial without charge. Free trial is available to new customers only. Free trial period starts on registration - further ID verification may be required to access full service which may take up to 5 days.

†Experian acts as a credit broker and not a lender in the provision of its credit cards and personal, car finance and guarantor loans comparison services, meaning it will show you products offered by lenders and other brokers.

Experian acts independently and although our comparison service shows products for a range of lenders and other brokers it does not cover the whole of the market, meaning other products may be available to you. Our comparison services are provided free however we will receive commission payments from lenders or brokers we introduce you to. Information about the [commission we receive](#) from brokers for mortgages and secured loans and insurance can be found in our help section.

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## Notice of statutory contract cancellation under the distance selling regulations

### Right to cancel

You have the right to cancel this contract within 14 days of the date your first Service is activated ("Cooling-off" period) without giving any reason.

To exercise the right to cancel, you must inform us, by contacting us at Experian (our contact details are set out below), of your decision to cancel this contract by a clear statement (e.g. a letter sent by post, fax or email). You may use the attached model cancellation form, but it is not obligatory.

Telephone: 0800 561 0083

Email: [customerservices@uk.experian.com](mailto:customerservices@uk.experian.com)

Address: Customer Services  
Experian Limited  
Sir John Peace Building  
Experian Way  
NG2 Business Park  
Nottingham  
NG80 1ZZ

If you have your reference number, please include this when you contact us so we can respond in the fastest possible time.

To meet the cancellation deadline, it is sufficient for you to send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

### Effects of cancellation within 14 days

You may be entitled to a refund on cancellation within the Cooling-off period, please refer to the refunds information related to your subscription.

If you receive our services under a free trial, or where a third party pays for our services, you will not receive any refund because you haven't made payment in the cancellation period.

# Model cancellation form

To: Experian Limited  
Sir John Peace Building  
Experian Way  
NG2 Business Park  
Nottingham  
NG80 1ZZ

[customerservices@uk.experian.com](mailto:customerservices@uk.experian.com)

I hereby give notice that I cancel my contract of sale for the supply of the following service

Service: .....

Name of consumer: .....

Address of consumer: .....

Service reference number: .....

.....  
Signature of consumer (only if this form is notified in paper)

Date: .....

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