

Free Experian Account

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, what you'll pay, our contact details and how to cancel.

Price and payment

There is no charge for the Experian Account and you can cancel at any time.

Product features

- ✓ 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 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

Experian is a credit broker and not a lender †

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.

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

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

You can find out more details about how to cancel on www.experian.co.uk/help.

†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

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

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: