



July 2023

Complimentary Experian Identity Plus subscription

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

Price and payment

Your Experian Identity Plus subscription is complimentary. You can cancel at any time. See below for more information on how to cancel and your statutory cancellation rights.

Product features

Daily Experian Fraud Report

If you log in, you can get your daily Experian Fraud Report. This details key information from your Experian Credit Report that may help you identify fraudulent activity on your credit report.

Alerts provided as part of the service

Alerts will be provided by email and/or SMS, depending on your settings and features availability.

Experian fraud alerts

Get alerts by email and/or text message about certain changes to your Experian Fraud Report. Alerts relate to when accounts are opened or closed, or when your credit report is searched. Some of our credit alerts may be sent in real-time to notify of certain changes when they happen, others are sent weekly.

Experian CreditLock alerts

We will let you know when your Experian credit file is searched and if your credit file was locked (see Experian CreditLock, below). For any applications that are blocked we will send you a message by email and/or text to make you aware.

CreditLock

Experian CreditLock is designed to reduce fraudulent credit applications. Locking your Experian Credit Report will help to block new fraudulent credit applications made in your name, using your information from the Experian Credit Bureau.

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. Alerts are sent every day that we find suspicious information.

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 customer support

Our UK-based customer support teams are only a phone call away, ready to offer help and guidance.

Enhanced fraud support

If you become a victim of fraud, our dedicated fraud experts will help walk you through the next steps. We will get in touch with companies on your behalf as well as providing advice on protective measures, such as Cifas Protective Registration, setting up further protective controls on your credit report and, further checks on your report at regular intervals once your case has been resolved.

If you add the Free Experian account to your complimentary Identity Plus subscription, you will also have access to a Daily Experian Credit Score. Your Experian Credit Score shows you how companies may view you based on the information in your Experian Fraud Report. Your updated score is available daily if you log in.

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 03444 818182* or you can use the model cancellation form below to tell us. When you cancel, your service will be stopped immediately.

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

*Lines are open Monday - Friday 8am - 6pm. Calls may be recorded for training and monitoring purposes.

*Charges for calling 03 numbers are the same as for calls made to standard UK landline phone numbers starting 01 or 02.

If your landline or mobile phone package means you can call an 01 or 02 number as part of 'free' inclusive minutes, the same will apply to calling our 03 numbers. Calls may be recorded for training and monitoring purposes.

All free and paid for Experian Consumer Services are provided by Experian Ltd (Registered number 653331). Experian Ltd is authorised and regulated by the Financial Conduct Authority (firm reference number 738097). Experian Ltd is registered in England and Wales with registered office at The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ. The web monitoring feature and its alerts within Identity Plus is not Financial Conduct Authority regulated activity.

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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: 03444 81 8182

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.

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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: