

Free Experian Account with 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

There is no charge for the Experian Account.

Your Experian Identity Plus subscription is £10.99/month. 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)

- Your Experian Credit Score, updated monthly if you log in¹
- Compare credit cards, mortgages, loans †. See your eligibility for cards & personal loans.
- Regular checks on your product eligibility and financial opportunities, based on your credit information and more. Email alerts configurable. [Learn more](#)
- See if you can instantly boost your score by connecting your bank account.

Alerts provided as part of the service

- Notifications whenever your Experian Credit Score is updated¹
- Notifications when appropriate if new content is available in the app or on the website
- Notifications when appropriate if new providers are added to our marketplace panels

- Regular checks on your product eligibility and financial opportunities, based on your credit information and more². Alerts configurable. [Learn more](#)

Experian is a credit broker and not a lender †

¹Frequency depends on the product you hold and/or how often you log in to your account. As standard your Experian Credit Score will be updated when you log in if it's more than 30 days since the last update. If you haven't logged in to trigger an update to your Experian Credit Score for some time, we will refresh your score on your behalf to ensure features such as alerts are using the latest data, we will aim to do this at least once a year although we may exclude customers who haven't logged in for an extended period from this automated update feature.

²We 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, as well as processing other data for example footprints connected to searches you've undertaken either when comparing products or applying for accounts [FAQs](#). 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 alert you when you log in to Experian which includes when you use the mobile app, or we may send you service emails, SMS, or postal communication when we've spotted something new. You can also receive PPU marketing emails. You can choose whether you want to receive PPU service messages and/ or marketing emails by updating 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 (Identity Plus)

- [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.

- **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, SMS, post and/or through in-app push notifications, depending on your settings and features availability.

- **Experian fraud alerts**

Get alerts by email or text message and also shortly by Push notifications 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 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.

- **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.

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.

Cancelling during your Cooling-off period

If you start a new subscription, 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 Experian Identity Plus within the Cooling-off period, you'll receive a refund of £7 (a partial refund of the £10.99 monthly subscription).

We will deduct £3.99 for the value you have received in obtaining the right to access your Experian Fraud Report at least once before you cancelled.

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

*Lines are open Monday - Friday 9am - 5pm. Calls may be recorded for training and monitoring purposes.

†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 can be found in our help section.

All 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). This can be checked by visiting the Financial Services Register. 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: 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.



July 2023

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:

Date of birth of consumer:

Address of consumer:

Service reference number:

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

Date: