

Experian's credit reference data retention periods

The retention periods in the table are those linked to in section 7 of CRAIN. These periods are subject to regular review and may change from time to time.

Information type	Retention period
Identifiers	Identification data like names, addresses and dates of birth are kept while there is a continuing need to keep it. This need will be assessed on a regular basis, and data that is no longer needed for any purpose will be disposed of.
Electoral register data	For the period the individual resides at the address, and a further 20 years after they have moved out.
Credit account performance data	11 years. This consists of six years for live decision-making plus a further five years for profiling and statistical analysis.
Bank account turnover data	2 years. This consists of one year for live decision-making plus a further one year for profiling and statistical analysis.
Application salary data	6 years. This consists of one year for live decision-making plus a further five years for profiling and statistical analysis. For use in debt recovery the period is two years for live-decision making plus the five years referred to above.
Judgment data	11 years. This consists of six years for live decision-making plus a further five years for profiling and statistical analysis.
Insolvency data	6 years, or until settled (where that is different).
Rental related data	12 years. This consists of up to 6 years for the tenancy period and 6 years from the end of the tenancy.
Fraud prevention indicators	Cifas data is retained for six years for individuals who are suspected to pose a fraud or money

	laundering risk, or two years for individuals who are suspected to be victims of fraud.
Search footprints	Two years for debt collection search footprints. One year for other search footprints.
Other third party data	Other third party data may be kept for a range of different periods depending on the nature of the data and the licence period granted by the data supplier.
Other data credit reference agencies create	<p>Address links and aliases are retained for as long as they are relevant for the purposes for which they are used, such as asset reunification and tracing for debt collection purposes.</p> <p>Financial association links are made between people for as long as the credit reference agencies believe that those individuals continue to be financially connected or until notified that they are no longer financially associated. When two people stop being financially associated, either can write to each credit reference agency and ask for the link to be removed. Each credit reference agency will then follow a process to check the people are no longer associated with each other. The fact that the individuals were once financially associated will be retained for audit and analytical purposes.</p>
Data provided by individuals themselves	A notice of correction which is applied to a particular entry on your credit report is retained for the same duration as the data to which it relates or until you ask for it to be removed. A notice of correction which is applied to your credit report as a whole is retained indefinitely until you ask for it to be removed.
Archived data	Credit reference agencies may hold credit reference data in an archived form for longer than the periods described above for activities such as research and development, compliance with legal requirements (including supporting third parties with such requirements), audit, and the establishment, exercise or defence of legal claims.

Notes:

- Information about a judgment can be removed if the judgment is paid within one calendar month of the date of the judgment, or if the judgment is set aside or recalled by the courts.
- Insolvency data may be retained for longer than indicated if the relevant event (such as the period of the bankruptcy) is extended. Some data, such as a bankruptcy restrictions order, can also remain in live use for longer than six years. Although the start of these events is automatically reported to the credit reference agencies, the end (such as a discharge from bankruptcy or completion of an Individual Voluntary Arrangement) might not be. Therefore, consumers are advised to contact the credit reference agencies when this happens to make sure their credit reference data is updated accordingly.
- Where the table above does not provide a specific retention period, the credit reference agencies retain data for a period which is appropriate taking into account factors such as the period for which the data is expected to remain relevant, accurate and necessary to achieve the aims for which it is being held; any contractual restrictions imposed by the relevant data suppliers; regulatory requirements; industry practice; and any limitation periods set out in law.
- The table does not include retention periods for personal data that is used in the marketing services Experian provides to clients. Information about those retention periods is provided on Experian's Consumer Information Portal in the section linked to from here <https://www.experian.co.uk/privacy/consumer-information-portal/protecting-data/safeguards/>