

# Equifax Online Privacy and Cookie Policy

## Who we are

We are Equifax Limited, ("Equifax" / "we" / "us" / "our") a company registered in England and Wales under registered number 2425920 and our registered office is at Capital House, 25 Chapel Street, London NW1 5DS. Equifax is authorised and regulated by the Financial Conduct Authority. For more than 100 years, Equifax (and its affiliated companies) ("Equifax Group") has been a catalyst for commerce by bringing businesses and consumers together. We have built our reputation through a commitment to protecting the privacy and confidentiality of sensitive information.

This statement sets out our On-line Privacy and Cookie Policy ("Policy") and explains what personal information we collect from users of our website and what we do with that information. If you have any queries about this Policy or our information practices, please contact the Equifax Data Protection Officer using the details given at the end of the Policy. Please note that this policy only applies to the equifax.co.uk website and not to any other websites including any that are linked to it.

**This Policy should be read together with our Equifax Information Notice (EIN), which sets out how and why we collect, store, use and share personal data generally as well as part of our operations as a credit reference agency and marketing services provider, including your rights in relation to your personal data and details of how to contact us and supervisory authorities in the even you have a complaint.**

## Cookies

### What is a cookie?

Cookies are text files containing small amounts of information which are downloaded to your device when you visit a website. A device can refer to a computer, smartphone or tablet. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognises that cookie. Cookies are useful because they allow a website to recognise a user's device.

You can find more information about cookies at: <http://www.allaboutcookies.org> and <http://www.youronlinechoices.eu>.

For a video about cookies visit <https://www.youtube.com/watch?v=TBR-xtJVq7E>

Cookies do lots of different jobs, like letting you navigate between pages efficiently, remembering your preferences, and generally improve the user experience. They can also help to ensure that adverts you see online are more relevant to you and your interests.

### How we use cookies

The cookies used on this website have been categorised based on the categories found in the ICC UK Cookie guide. A list of all the cookies used on this website, by category, is set out below.

**Category 1: Strictly necessary cookies – These cookies enable services you have specifically asked for.**

These cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website. Without these cookies services you have asked for, like shopping baskets, cannot be provided.

**Category 2: Performance cookies – These cookies collect anonymous information on the pages visited.**

These cookies collect information about how visitors use the website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous. It is only used to improve how a website works.

**An example of a performance cookie we use is:**

<b>Google Analytics</b>	We use Google Analytics to give us insight into how our users interact with the website. The information collected is anonymous and statistical in nature, including the number of visitors to the website, where they have come to the site from and the pages they have visited. More information can be found at: <a href="http://www.google.co.uk/intl/en/analytics/privacyoverview.html">http://www.google.co.uk/intl/en/analytics/privacyoverview.html</a>
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**Category 3: Functionality cookies – These cookies remember choices you make to improve your experience.**

These cookies allow the website to remember choices you make (such as your user name or the region you are in) and provide enhanced, more personal features. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you can customise. They may also be used to provide services you have asked for such as watching a video. The information these cookies collect is anonymised and cannot track your browsing activity on other websites. An example of a functional cookie we use is:

<b>Cookie Compliance</b>	These cookies are used to track the acceptance of the Equifax cookie policy and place a cookie on the customer's browser recording acknowledgement.
<b>Style</b>	A content management session cookie used to remember selections and preferences which expires when the user exits their browser session. The cookie stores no personal data or identifiers.

**Category 4: Targeting cookies or advertising cookies – These cookies collect information about your browsing habits in order to make advertising relevant to you and your interests.**

These are usually third party cookies (see section below) used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with the website operator’s permission. They remember that you have visited the website and this information is shared with other organisations such as advertisers. Quite often targeting or advertising cookies will be linked to site functionality provided by the other organisation.

**How to manage cookies**

Most web browsers automatically accept cookies. However you do not have to accept cookies and you can, should you choose at any time, reject or block the use of cookies and delete all cookies currently stored on your device. You can find out how to do this for your particular browser by clicking ‘help’ on your browser’s menu, or by visiting: [www.allaboutcookies.org](http://www.allaboutcookies.org) . For example, in Microsoft Internet Explorer 7.0 you can delete cookies by selecting ‘Tools/Internet Options’, clicking on ‘Delete’ in the Browsing History section and then selecting ‘delete cookies’. Options to accept, block or require notification for the use of cookies are found under: ‘Tools/Internet Options/Privacy/Advanced’. Please be aware however that if you chose to block cookies you may not be able to access certain features of the website.

**Third party cookies**

We may allow third party organisations to set cookies using this website in order to deliver services. If you would like more information about the cookies used by these third parties, please see their individual privacy policies listed below:

<b>Cookie</b>	<b>What the cookie is used for</b>
<b>Adobe (formally Omniture)/ Hitbox</b>	We use the Adobe SiteCatalyst analytics product to give us insights into how our users interact with the website. The information collected is anonymous and statistical in nature. To find out more , go to <a href="http://www.adobe.com/privacy/marketing-cloud.html">http://www.adobe.com/privacy/marketing-cloud.html</a>
<b>Adobe Test and Target</b>	Adobe on-site personalisation services allow us to test new content and make our websites, apps, social networking pages, or emails more relevant to you. To learn more visit <a href="https://marketing.adobe.com/.../cookies_target.html">https://marketing.adobe.com/.../cookies_target.html</a>

<p><b>Brighttag</b></p>	<p>We use BrightTag to manage our other tags, such as Google Analytics and Adobe SiteCatalyst. BrightTag does not capture any additional information in itself but helps us to make changes to our website and keeps the page loading times down. For more information, go to <a href="http://www.brighttag.com/products/tag-management/">http://www.brighttag.com/products/tag-management/</a></p>
<p><b>Ensignten</b></p>	<p>We use Ensignten Services to give us insights into how our users interact with the website. The information collected is anonymous and statistical in nature. To find out more , go to <a href="https://www.ensighten.com/privacy-policy/">https://www.ensighten.com/privacy-policy/</a></p>
<p><b>w55c.net, crwdcntrl.net</b></p>	<p>We may allow these cookies to be set by, Lotame Solutions Inc. They also collect browsing non-personal data to support customised advertising campaigns and related activities. To find out more about these cookies and how to manage them, go to <a href="http://www.lotame.com/legal">http://www.lotame.com/legal</a></p>
<p><b>Google Analytics</b></p>	<p>Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. <a href="https://developers.google.com/.../cookie-usage">https://developers.google.com/.../cookie-usage</a></p>
<p><b>Google - Doubleclick</b></p>	<p>We sometimes conduct advertising campaigns using Doubleclick, a service from Google. To find out more about Doubleclick cookies and how to control them, go to <a href="http://www.google.co.uk/policies/privacy/ads/">http://www.google.co.uk/policies/privacy/ads/</a></p>
<p><b>invitemedia.com</b></p>	<p>Invite Media runs a platform that allows organisations to buy or sell space on websites for online advertising. More information can be found at <a href="http://www.invitemedia.com/privacy_policy.shtml">http://www.invitemedia.com/privacy_policy.shtml</a></p>
<p><b>netmng.com</b></p>	<p>These cookies are used for the collection of anonymous information to support the placement of relevant online advertising when you surf the internet. For more information on these cookies and how to manage then, go to <a href="http://oo.netmng.com/optout/cp/en.html">http://oo.netmng.com/optout/cp/en.html</a></p>

<b>scorecardresearch</b>	These cookies are set by Scorecard Research, part of comScore Inc. They collect browsing data to create reports on internet behaviour and trends. For more information visit <a href="http://www.scorecardresearch.com/privacy.aspx">http://www.scorecardresearch.com/privacy.aspx</a>
<b>specificclick.net</b>	These cookies are set by Specific Media who run an online advertising network. More information on these cookies and how to manage them can be found at <a href="http://www.specificmedia.co.uk/privacy">http://www.specificmedia.co.uk/privacy</a>
<b>Quantcast</b>	These cookies are set by Quantserve who do audience research and behavioural advertising. More information about these cookies and how to manage them can be found at <a href="http://www.quantserve.com">http://www.quantserve.com</a>
<b>Equifax.co.uk</b>	These cookies are used to track the acceptance of the Equifax cookie policy and place a cookie on the customer's browser recording acknowledgement.

### **The information that we collect about you**

This Policy applies to all information we receive from you, whether you are registering on our website or ordering any of our products. During the course of your use of this website, we will collect two types of information:

(i) **Aggregated Information** – This website automatically gathers certain statistical information such as the number and frequency of visitors. This information is only used in the aggregate and individuals cannot be identified from it. This aggregated information helps us to measure how individuals use the website and our services so that we can continually improve them.

(ii) **Personal Information** – We require personal information from you, such as name, address, date of birth and e-mail address, in order for us to perform the services offered by this website and to fulfil your requests. Some of this information is voluntary and the compulsory fields are clearly marked on the form. If you subscribe to our WebDetect™ service please also see the 'WebDetect™' section below.

### **What we do with your personal information**

Your personal information may be used in a number of ways:

- Identifying potential customers or subscribers.

- As part of the account opening process for new customers, including verifying your identity.
- Providing you with the services that you have requested, including dealing with your requests and queries and maintaining our records and for other administrative purposes.
- For the purposes of operating our systems properly and to protect ourselves and/or our users.
- For marketing purposes - please see the section entitled 'Marketing' below.
- We may disclose personal information to other members of the Equifax Group and other reputable companies and suppliers whom we engage to help us create, develop, operate, deliver, and improve our products, services, content and advertising. These organisations may be based outside the EEA.
- We may disclose personal information to other members of the Equifax Group and other reputable companies and suppliers whom we engage to process data on our behalf and who may be based outside the EEA.
- For WebDetect™ subscribers we will disclose the personal information you have asked us to monitor to our dedicated service provider(s) solely for the purpose of providing the service, who are based outside the EEA.
- For more information about the organisations we engage with who are based outside the EEA please see our Equifax Information Notice.
- We may also share statistical information gathered by us about you to other members of the Equifax Group and to other reputable organisations, but the information we provide will not include details that would allow these organisations to identify you.
- We may also publish statistical information collected from you (e.g. average Equifax Credit Scores generated as part of the product we provide to you), although the information/credit score used will not include details that could allow you to be identified.
- We may disclose personal information about you to government agencies and other lawful and/or competent authorities to comply with applicable laws, court orders or lawful government requests.
- The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by in the Equifax Information Notice.

In order to fulfil your request for a copy of your credit report (including when you request a copy of all the information we hold about you), Equifax will complete a search of our consumer database. A record of this search will be visible on your credit report for 12 months. The search will not be visible to other companies who may access your personal information with Equifax during this period.

## How long do we retain your personal information

Type of data	Retention period
<b>Customer account and contact information</b> E.g. name, address, date of birth, order history.	<b>Active subscribers</b> Indefinitely.  <b>Inactive subscribers or pay as you go customers</b> 3 years from cancellation of last service.
<b>Member centre product data</b> E.g. credit reports, credit scores, alerts, WebDetect, Social Scan.	As soon as possible and always within 90 days after cancellation of service.
<b>Payment card details</b>	Deleted 6 months after cancellation of service.
<b>Customer Correspondence</b> E.g. secure emails, post, call recordings, disputes, complaints.	3 years from cancellation of last service.
<b>Email marketing consent</b>	For consumers that have consented to email marketing, we apply the following rules around selections.  <b>Active subscribers</b> Marketed to unless consumer cancels their subscription or opts out from marketing.  <b>Inactive (former) subscribers</b> No marketing.  <b>Pay as you go customers</b> 6 months from last interaction with us

### WebDetect™

If you subscribe to our WebDetect™ service, in addition to the personal information we generally collect from you and use, as detailed above, we also will, subject to your agreement, collect and process the following personal information in order to provide our WebDetect monitoring service. This service is provided by a dedicated service provider and the data will be transferred outside the EEA. We recognise that this information includes more sensitive data and therefore we apply appropriate security measures, including:

- For credit card numbers - we only store and process in an encrypted state and never in its full 16 digit numerical format.
- For bank accounts and sort codes – the full sort code and account number is always encrypted.

The information you provide and ask us to monitor to help identify unauthorised distribution and use across the web will be retained for the period of your membership and whilst you continue to ask us to monitor the information. Should you cancel our WebDetect™ service, this information will be deleted within 90 days of your subscription ending.

## **Marketing**

Where you have consented when you register for one of our products or services, or later by changing your Profile options in your Member Centre, we may from time to time send you promotional information about our products and services by email, telephone, post or mobile messaging. Where you have provided your consent, we may send you information by email, telephone, post or mobile messaging from our great network of trusted partners whose products and services you have consented to receive marketing communications from and we think you will find useful. We will give you details about the types of products and services offered by each of these trusted partners at the time we ask for your consent. We won't release your information to them but we will send you occasional messages from them that we think you'll like. You can always stop these messages whenever you want to – see below.

If you do not wish to receive such information and want to withdraw your consent to receiving such communications, all our communications give you the opportunity to unsubscribe. In addition, you may log on at any time to our website, go to the My Account page in your Member Centre and click on the Update Profile option. In the Profile page deselect the appropriate options.

You may also contact us by using one of the methods detailed in the Contact section below.

## **Access to your information and correction**

You have the right to obtain your statutory credit report free of charge. This report contains all the personal data we hold about you that is relevant to your financial standing. Click here if you wish to find out how to exercise this right <https://www.equifax.co.uk/Products/credit/statutory-report.html>

You also have the right to receive a copy of all the personal information that we hold about you free of charge. Click here if you wish to find out how to exercise this right:

URL

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information that is inaccurate. For more details on your rights please visit the Equifax Information Notice.

## **Information security**

We recognise the importance of keeping your personal information secure. We take reasonable steps to ensure that our online transactions are secure and that we protect the privacy of information provided to us. We have strict security and confidentiality procedures covering the storage and disclosure of information in order to maintain confidentiality; prevent unauthorised access; and to comply with all applicable data protection regulation and laws.



## **Changes to this policy**

We may change this Policy at any time by publishing revised or new terms on this website. By continuing to use this website after we change our Policy you accept and will be bound by its terms. We will notify you of the date the changes were last made by including the date of these changes in the 'Latest Version' section below, so it is important that you check this page from time to time to take notice of any changes that we make.

## **More information & Contact details**

More information about how Equifax collects and uses personal data is available in our [Equifax Information Notice \(EIN\)](#).

If you have any queries about our Policy or our information practices in general, you may contact us by:

Post: Equifax Ltd, UK Data Protection Officer, PO Box 10036, Leicester, LE3 4FS

Email: UKDPO@equifax.com

Phone: 0333 321 4043 or 0800 014 2955

## **Latest Version**

**May 2018**