

Safeguard the
financial wellbeing
of employees and
their productivity

8% of the UK workforce admit to taking time off work because of financial stress¹

Financial worries can affect how stressed employees feel while at work and lead to absence. A European study found an average of 3.8 full-time equivalent (FTE) days per year are lost for those in a low workplace stress group². This grows to 6.2 days lost for those under high stress.

With an estimated 17.5 million hours lost in time off work due to financial stress annually – at a cost of £120.7 billion to the UK economy per year³ – ensuring that employees have access to financial education and tools should be a priority for all businesses.

Start with a good foundation

An individual's credit history can influence the financial products they will be accepted for. When applying for a credit card, mobile phone contract, overdraft or mortgage, lenders may look at their credit history, including how much credit they've been given and how they've managed repayments.

We've been giving consumers easy online access to their Equifax Credit Report since 2003 and are experts at helping people understand their credit information. Through our easy-to-use services and wealth of educational material, we can help you help your employees better understand their finances and protect their identities from fraud.

Around four out
of ten adults
are not in control
of their finances

Money Advice Service, Financial Capability Survey 2015

Equifax Protect helps individuals understand their credit history, keep track of their current credit agreements and learn what can impact their ability to get credit. It also enables them to stay alert to the dangers of identity fraud.

KNOW WHAT'S IN GOOD SHAPE AND WHAT MAY NEED ATTENTION

We give individuals unlimited access to their Equifax Credit Report & Score. It includes:

- Credit agreements including balances and repayment history
- Tips on how lenders may assess their information
- Our view of their credit history summarised into one of five bands – from poor to excellent.

STAY ON TRACK AND RESPOND TO IDENTITY FRAUD THREATS

We notify individuals of changes and new information we find, so they know when to take action.

- Automatic alerts of new credit accounts, missed payments and other significant changes to their Equifax Credit Report.
- Optional monitoring of websites where personal data is known to be traded by fraudsters.

UNDERSTAND AND TAKE ACTION AGAINST SOCIAL MEDIA RISKS

While social media sites can be a great way to connect with others, they're also an opportunity for identity thieves to gather personal data.

Equifax Social Scan enables individuals to search around 100 social media sites for public information about themselves, understand their fraud risk and know where to take action.

A LIBRARY OF KNOWLEDGE AND COMPREHENSIVE SUPPORT

Our Knowledge Centre has over 80 articles covering a full range of personal finance topics, from budget planning to buying a home.

We also provide end-user support seven days a week¹ by phone, online help and FAQs, with victims of fraud specialists on hand should the individual need them.

¹ Closed from 3pm on 24th to 8am on 27th December

Find out more today. Talk to one of our Employee Benefits team on **0800 085 4156** or email **ukteam@equifax.com**

Stay alert to
online fraud
and the risks
of social media

Equifax WebDefend helps individuals protect themselves from identity fraud. It searches the web and alerts them when their personal information may be at risk of fraud.

ALERTS TO RESPOND TO IDENTITY FRAUD THREATS QUICKLY

We monitor websites where personal information is known to be exchanged and traded by fraudsters.

Daily alerts enable individuals to take action if their information is found to be at risk.

Up to six email addresses, six bank accounts and 12 credit or debit cards can be monitored per consumer, as well as National Insurance and driving licence numbers.

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Find out more today. Call **0800 085 4156** or email ukteam@equifax.com

EQUIFAX[®]

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ABOUT EQUIFAX

Equifax Ltd is part of Equifax Inc., one of the world's leading credit reference agencies. Founded in 1899 in Atlanta, Georgia, today Equifax Inc. operates globally with bases or investments in 24 countries.

Equifax Inc. is a member of Standard & Poor's (S&P) 500[®] Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax Inc. employs approximately 10,000 employees worldwide.

Find out more today. Talk to one of our Employee Benefits team on 0800 085 4156 or email ukteam@equifax.com

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