

Last updated: June 2026

Equifax Mobile App End-User Licence Agreement (EULA)

PLEASE READ THESE LICENCE TERMS CAREFULLY

BY DOWNLOADING AND INSTALLING THE APP YOU AGREE TO THESE TERMS. IF YOU DO NOT AGREE TO THESE TERMS DO NOT DOWNLOAD AND INSTALL THE APP.

1. About our terms

- 1.1 These licence terms ("**Terms**") explain how you may use our mobile application software, myEquifax UK ("**App**"). These Terms apply between Equifax Limited ("**Equifax**" / "**we**" / "**us**" / "**our**") and you, the person accessing or using the App ("**you**" or "**your**"). We license you to use the App (and any updates or supplements to it) and the services you connect to via the App and the content we provide to you through it ("**Services**") in accordance with these Terms.
- 1.2 You should read these Terms carefully before using the App. By downloading installing and/or using the App, or otherwise indicating your consent, you agree to be bound by these Terms, which shall take effect immediately on your first use of the App. If you do not agree to be bound by all of these Terms, you must uninstall and delete the App immediately.
- 1.3 You must be 18 or over to accept these Terms and use the App.
- 1.4 We may change these Terms at any time by notifying you of a change when you next start the App. By using the App after we change the Terms, you accept and will be bound by them. If you do not accept the notified changes you will not be permitted to continue to use the App and the Services.
- 1.5 A number of our Services are available on this App. You may have additional rights in relation to these Services. Specific contractual terms apply to each of these Services including our consumer services terms and conditions <https://www.equifax.co.uk/about-us/terms-and-conditions> ("**Services Terms**"). Your accessing of the App does not mean we have agreed to provide Services to you, no Services will be provided unless and until you have signed up and agreed to the Services Terms.
- 1.6 The following also apply to your use of our App:
 - 1.6.1 Our [Privacy Policy](#), which explains how we collect, use and store your personal data.
 - 1.6.2 Our [Cookie Notice](#), which sets out information about the cookies on our App.

2. About us

- 2.1 We are Equifax Limited, a company registered in England and Wales under registered company number 2425920 and our registered office is at 1 Angel Court, London, EC2R 7HJ.
- 2.2 We operate the App.
- 2.3 Our VAT number is 5656 29 213.
- 2.4 We are authorised and regulated by the Financial Conduct Authority.
- 2.5 If you have any questions about the App, please contact us by selecting one of the options contained on the Contact Us page on our website. -

3. Apple App Store or Google Play Store terms also apply

- 3.1 The ways in which you can use the App may also be controlled by the Apple App Store rules and policies found here: [Legal - Apple Media Services - Apple](#) and/or the Google

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Play Store rules and policies found here: [Google Play Terms of Service](#) and these rules and policies will apply instead of these Terms where there are differences between the two .

4. Operating system requirements

4.1 The App requires a smartphone or mobile device with IOS (v14 and above) and/or Android OS (v7.0 and above) with a minimum of 1GB of Ram of memory.

5. Using the App

5.1 The App is made available free of charge and for your personal and non-commercial use only.

5.2 You may:

5.2.1 download or stream a copy of the App onto any number of smartphones or mobile devices meeting the requirements set out in section 6 above and view, use and display the App and the Services on such devices for your personal purposes only;

5.2.2 provided you comply with section 6 'Licence Restrictions' make copies of the App for back-up purposes; and

5.2.3 receive and use any free supplementary software code or update of the App incorporating "patches" and corrections of errors as we may provide to you.

5.3 Our App is for people living in the United Kingdom. We make no promise that the App is appropriate or available for use in locations outside of the UK.

5.4 We are giving you personally the right to use the App and the Services. You may not transfer the App or the Services to someone else, whether for money, for anything else or for free. If you sell any device on which the App is installed, you must remove the App from it.

5.5 If you download or stream the App onto any phone or other device not owned by you, you must have the owner's permission to do so. You will be responsible for complying with these terms, whether or not you own the phone or other device.

5.6 We try to make sure that the App is secure and free from bugs or viruses, but we cannot promise that it will be.

5.7 Unless otherwise specified in the Services Terms, the content on our App is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our App.

5.8 **A**lthough we make reasonable efforts to update the information on our App, we make no representations, warranties or guarantees, whether express or implied, that the content on our App is accurate, complete or up to date. This section does not affect your rights under the Services Terms.

5.9 We do not guarantee that our App, or any content on it, will always be available or be uninterrupted. We may suspend or withdraw or restrict the availability of all or any part of our App for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal. This section does not affect your rights under the Services Terms.

5.10 We recommend that you back up any content and data used in connection with the App, to protect yourself in case of problems with the App.

6. Licence Restrictions

6.1 As a condition of your use of the App, you agree not to:

- 6.1.1 rent, lease, sub-license, loan, provide, or otherwise make available, the App or the Services in any form, in whole or in part to any person without prior written consent from us;
- 6.1.2 copy the App or Services, except as part of the normal use of the App or where it is necessary for the purpose of back-up or operational security;
- 6.1.3 translate, merge, adapt, vary, alter or modify, the whole or any part of the App, or Services nor permit the App or the Services or any part of them to be combined with, or become incorporated in, any other programs, except as necessary to use the App and the Services on devices as permitted in these terms;
- 6.1.4 disassemble, de-compile, reverse engineer or create derivative works based on the whole or any part of the App or the Services nor attempt to do any such things, except to the extent that (by virtue of sections 50B and 296A of the Copyright, Designs and Patents Act 1988) such actions cannot be prohibited because they are necessary to decompile the App to obtain the information necessary to create an independent program that can be operated with the App or with another program ("Permitted Objective"), and provided that the information obtained by you during such activities:
 - (a) is not disclosed or communicated without the Licensor's prior written consent to any third party to whom it is not necessary to disclose or communicate it in order to achieve the Permitted Objective; and
 - (b) is not used to create any software that is substantially similar in its expression to the App;
 - (c) is kept secure; and
 - (d) is used only for the Permitted Objective;
- 6.1.5 comply with all applicable technology control or export laws and regulations that apply to the technology used or supported by the App or any Service;
- 6.1.6 use the App or any Service in any unlawful manner, for any unlawful purpose, or in any manner inconsistent with these Terms, or act fraudulently or maliciously, for example, misusing or attacking the App by knowingly introducing viruses, trojans, worms, logic bombs or any other material which is malicious or technologically harmful (such as by way of a denial-of-service attack);
- 6.1.7 attempt to gain unauthorised access to our App, the server on which our App is stored or any server, computer or database connected to this App;
- 6.1.8 not transmit any material that is defamatory, offensive or otherwise objectionable in relation to your use of the App or any Service;
- 6.1.9 not use the App or any Service in a way that could damage, disable, overburden, impair or compromise our systems or security or interfere with other users;
- 6.1.10 use any automated process, software, or script to extract, scrape, crawl or collect data or content from the App in any manner, including but not limited to the use of web crawlers, bots, or spiders;

- 6.1.11 aggregate, collect, or compile data or content from the App for commercial or non-commercial purposes. This includes, but is not limited to, the use of such data and content to create databases, directories, or other aggregated content; or
- 6.1.12 use any artificial intelligence ("AI") tools, machine learning algorithms, or other automated technologies to analyse, process, or generate content based on or through the use of data or content from the App. This includes, but is not limited to, using the data or content to (i) train AI models (ii) for any form of automated content generation and (iii) as input to an AI system, as a prompt, request, question, instruction or similar;

7. Registration and password security

- 7.1 Use of the App may require registration, particularly in order to access restricted areas of the App. You are responsible for making sure that your password and any other account details are kept secure and confidential.
- 7.2 The App includes the option of using biometric login credentials on your mobile to gain access to the App ("Biometric Login"). You understand that upon successful setup of the Biometric Login feature, any biometric credential stored on your designated mobile device can be used to access the App. You must ensure that only your biometric credentials are saved on the device. We will not be responsible for any activity performed by any third party accessing your MyEquifax account via biometrics registered to the device.
- 7.3 If we have reason to believe there is likely to be a breach of security or misuse of the App through your account or the use of your password, we may notify you and require you to change your password, or we may suspend or end your account.
- 7.4 Any personal information you provide to us as part of the registration process will be processed in accordance with our [Privacy Policy](#).

8. Update to the App

- 8.1 From time to time we may automatically update the App to improve performance, enhance functionality, reflect changes to the operating system or address security issues. Alternatively, we may ask you to update the App for these reasons. If you choose not to install such updates or if you opt out of automatic updates you may not be able to continue using the App.
- 8.2 The App will always work with the current or previous version of the operating system (as it may be updated from time to time).

9. Removal of content

- 9.1 We will use reasonable efforts to:
 - 9.1.1 delete accounts which are being used in an inappropriate manner or in breach of these Terms; and
 - 9.1.2 identify and remove any content that is unlawful, inappropriate, defamatory, infringes intellectual property rights or is otherwise in breach of these Terms, when we are notified of the same.
- 9.2 If you believe that any content which is distributed or published on the App is unlawful, inappropriate, defamatory or infringing on intellectual property rights, you should contact us immediately by selecting one of the options contained on the [Contact Us](#) page of our website.

10. You privacy and personal information

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10.1 Your privacy and personal information are important to us. Any personal information that you provide to us will be dealt with in line with our Privacy Policy available at [Privacy Policy](#), which explains what personal information we collect from you, how and why we collect, store, use and share such information, your rights in relation to your personal information and how to contact us and supervisory authorities in the event you have a query or complaint about the use of your personal information.

11. Ownership, use and intellectual property rights

11.1 We are the owner or the licensee of all intellectual property rights in our App, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved. You have no intellectual property rights in, or to, the App or the Services other than the right to use them in accordance with these Terms (and any other applicable terms including the consumer terms of service).

11.2 EQUIFAX is a registered trade mark of Equifax Inc. Other product or company names mentioned in the App may be the trade marks of their respective owners. Nothing in these Terms in any way confers on you any licence or right under any trade marks, names or logos of Equifax or any third party.

11.3 You are not permitted to use any Equifax trade mark without our approval.

12. Our responsibility to you

12.1 Nothing in these terms excludes or limits our liability for any death or personal injury caused by our negligence, liability for fraud or fraudulent misrepresentation, or any other liability that the law does not allow us to exclude or limit.

12.2 We are not liable to you if we fail to comply with these Terms because of circumstances beyond our reasonable control.

12.3 The App is for domestic and private use. If you use the App for any commercial, business or resale purpose we will have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

12.4 Nothing in these terms affect any legal rights you have in connection with Services you receive under the Services Terms, and our liability for those Services is set out in our Services Terms <https://www.equifax.co.uk/about-us/terms-and-conditions>.

12.5 Without prejudice to your statutory rights in relation to any damage which may be caused by defective digital content supplied by us, we will not be liable for damage that you could have avoided by following our advice to apply an update offered to you free of charge or for damage that was caused by you failing to correctly follow installation instructions or to have in place the minimum system requirements advised by us.

13. Our right to end your rights to use the App and the Services if you break these Terms

13.1 Without prejudice to our rights to end your use of the Services under the Services Terms, we may end your rights to use the App and/or Services that you receive via the App at any time by contacting you if you have broken these Terms in a serious way. If what you have done can be put right we will give you a reasonable opportunity to do so.

13.2 If we end your rights to use the App and/or Services that you receive via the App:

13.2.1 You must stop all activities authorised by these Terms, including your use of the App and/or any Services (as applicable).

13.2.2 You must delete or remove the App from all devices in your possession and immediately destroy all copies of the App which you have and confirm to us that you have done this.

14. No rights for third parties

14.1 No one other than us or you has any right to enforce any of these Terms. Nobody else can enforce it and neither of us will need to ask anybody else to sign-off on ending or changing it.

15. Transferring these Terms to someone else

15.1 We may transfer our rights and obligations under these Terms to another organisation. We will always tell you in writing if this happens and we will ensure that the transfer will not affect your rights under the contract.

15.2 You may only transfer your rights or your obligations under these Terms to another person if we agree in writing.

16. Hyperlinks and third party sites

16.1 The App may contain hypertext links to web pages operated and maintained by third parties. These links are provided for your convenience only. Our inclusion of such links does not imply any endorsement of the material contained therein or of the owners or their products and services. If you use the links to visit third party web pages, they may be governed by the terms and conditions of that third-party site and you do so at your own risk.

17. Confidentiality

17.1 Comments, suggestions or materials sent or transmitted to us (collectively "**Feedback**"), will be treated as non-confidential information. By sending us Feedback you grant us an unrestricted and unlimited license to use, reproduce, distribute, display and otherwise exploit the Feedback, including but not limited to developing and marketing products incorporating such Feedback. We will not without your written permission release your name or otherwise publicise the fact that you have submitted Feedback, unless we are required to do so by law.

18. Complaints

18.1 We will try to resolve any disputes with you quickly and efficiently. If you are unhappy with us, please contact us as soon as possible by selecting one of the options contained on the [Contact Us](#) page on our website.

19. Chatbot

19.1 Where our App includes chatbot functionality, the use of the chatbot and any of its content ("**Chatbot**") that we make available to you shall be subject to the separate "Chatbot Terms of Use", available here: <https://www.equifax.co.uk/about-us/terms-of-use-chatbot>

20. Each term operates separately

20.1 If a court finds part of this contract illegal, the rest will continue in force. Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

21. Delay in enforcing our rights

21.1 Even if we delay in enforcing these Terms, we can still enforce it later. If we do not insist immediately that you do anything you are required to do under these Terms, or if we delay in taking steps against you in respect of your breaking these Terms, that will not

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mean that you do not have to do those things and it will not prevent us taking steps against you at a later date.

22. **Governing Law and Jurisdiction**

22.1 The laws of England and Wales apply to these Terms.

22.2 Any disputes will be subject to the non-exclusive jurisdiction of the courts of England and Wales. This means that you can choose whether to bring a claim in the courts of England and Wales or in the courts of another part of the UK in which you live.