

Equifax Website Terms of Use

1. About our terms

- 1.1 These terms and conditions of use ("[Terms](#)") explain how you may use this website with domain name www.equifax.co.uk and any of its content ("**Website**"). These Terms apply between Equifax Limited ("**Equifax**" / "**we**" / "**us**" / "**our**") and you, the person accessing or using this Website ("**you**" or "**your**"). You should read these Terms carefully before using the Website. By using this Website, or otherwise indicating your consent, you agree to be bound by these Terms, which shall take effect immediately on your first use of this Website. If you do not agree to be bound by all of these Terms, you must leave this Website immediately.
- 1.2 We may change these Terms at any time by publishing revised or new terms on this Website. By using this Website after we change the Terms, you accept and will be bound by them. We will notify you of the date any 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 may make. It is your responsibility to check these Terms from time to time (to verify such changes).
- 1.3 A number of our services are available on this Website. 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 for 'MyEquifax', available here: <https://www.equifax.co.uk/about-us/terms-and-conditions>. Nothing on this Website shall constitute an offer by us to provide any services to any person at any time accessing this Website.
- 1.4 The following also apply to your use of our Website:
 - 1.4.1 Our [Privacy Policy](#), which explains how we collect, use and store your personal data.
 - 1.4.2 Our [Cookie Notice](#), which sets out information about the cookies on our Website.

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 Website.
- 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 Website, please contact us by selecting one of the options contained in our [Contact Us](#) section.

3. Using the Website

- 3.1 The Website is made available free of charge and for your personal and non-commercial use only.
- 3.2 Our Website is for people living in the United Kingdom. We make no promise that the Website is appropriate or available for use in locations outside of the UK.
- 3.3 We try to make sure that the Website is secure and free from bugs or viruses, but we cannot promise that it will be.

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- 3.4 The content on our Website 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 Website.
- 3.5 Subject to our consumer services terms and conditions, although we make reasonable efforts to update the information on our Website, we make no representations, warranties or guarantees, whether express or implied, that the content on our site is accurate, complete or up to date.
- 3.6 We do not guarantee that our Website, 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 Website for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal.
- 3.7 As a condition of your use of this Website, you agree not to:
- 3.7.1 misuse or attack this Website 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);
 - 3.7.2 attempt to gain unauthorised access to our Website, the server on which our Website is stored or any server, computer or database connected to this Website;
 - 3.7.3 use any automated process, software, or script to extract, scrape, crawl or collect data or content from this Website in any manner, including but not limited to the use of web crawlers, bots, or spiders;
 - 3.7.4 aggregate, collect, or compile data or content from this Website 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
 - 3.7.5 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 this Website. 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.
- 3.8 You are also responsible for ensuring that all persons who access our Website through your internet connection are aware of these Terms, and that they comply with them. We may prevent or suspend your access to this Website if you do not comply with these Terms or any applicable law.

4. Registration and password security

- 4.1 Use of this Website may require registration, particularly in order to access restricted areas of this Website. You are responsible for making sure that your password and any other account details are kept secure and confidential.
- 4.2 If we have reason to believe there is likely to be a breach of security or misuse of this Website 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.
- 4.3 Any personal information you provide to us as part of the registration process will be processed in accordance with our [Privacy Policy](#).

5. Removal of content

- 5.1 We will use reasonable efforts to:

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- 5.1.1 delete accounts which are being used in an inappropriate manner or in breach of these Terms; and
- 5.1.2 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.

- 5.2 If you believe that any content which is distributed or published by this Website is unlawful, inappropriate, defamatory or infringing on intellectual property rights, you should contact us immediately using the contact details at the top of this page.

6. You privacy and personal information

- 6.1 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 <https://www.equifax.co.uk/privacy-hub/privacy-notice>, 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.

7. Ownership, use and intellectual property rights

- 7.1 We are the owner or the licensee of all intellectual property rights in our Website, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.
- 7.2 You may print and download portions of material from the different areas of the Website solely for your own non-commercial use.
- 7.3 You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.
- 7.4 Our status (and that of any identified contributors) as the authors of content on our Website must always be acknowledged (except where the content is user-generated).
- 7.5 You must not use any part of the content on our Website for commercial purposes without obtaining a licence to do so from us or our licensors.
- 7.6 If you print off, copy, download, share or repost any part of our Website in breach of these Terms, your right to use our Website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made (except that you are permitted to print off a copy of these Terms).
- 7.7 EQUIFAX is a registered trade mark of Equifax Inc. Other product or company names mentioned in the Website 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.
- 7.8 You are not permitted to use any Equifax trade mark without our approval, unless they are part of material you are using as permitted under paragraph 7.2 above.

8. Our responsibility to you

- 8.1 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.

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

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

8.4 No one other than us or you has any right to enforce any of these Terms.

9. Hyperlinks and third party sites

9.1 This Website 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.

9.2 You must not link to our Website without first obtaining our written permission.

10. Confidentiality

10.1 Comments, suggestions or materials sent or transmitted to us (collectively "**Feedback**"), shall be deemed to be non-confidential. We shall have no obligation of any kind with respect to such Feedback. By sending us Feedback you grant us an unrestricted, irrevocable license to use, reproduce, distribute, display and otherwise exploit the Feedback without limitation, 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.

11. Complaints

11.1 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 using the contact details set out at the top of this page.

12. Chatbot

12.1 Where our Website 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>

13. Governing Law and Jurisdiction

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

13.2 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.