

Equifax Chatbot Terms of Use

1. About our Chatbot terms

- 1.1 These terms and conditions of use explain how you may access and use the 'myEquifax chatbot' and any of its content ("**Chatbot**") that we make available to you via our website with domain name www.equifax.co.uk and/or mobile applications ("**Chatbot Terms**"). These Chatbot Terms apply between Equifax Limited ("**Equifax**" / "**we**" / "**us**" / "**our**") and you, the person accessing or using the Chatbot ("**you**" or "**your**").
- 1.2 You should read these Chatbot Terms carefully before using the Chatbot.
- 1.3 By using the Chatbot, or otherwise indicating your consent, you agree to be bound by these Chatbot Terms, which shall take effect immediately on your first use of the Chatbot. If you do not agree with any of these Chatbot Terms, you must stop using the Chatbot immediately.
- 1.4 In addition to these Chatbot Terms, the following also apply to your use of our Chatbot:
 - 1.4.1 if you are accessing our Chatbot via:
 - 1.4.1.1 our Website, our Website [Terms of Use](#) apply or
 - 1.4.1.2 one of our mobile applications, the relevant terms of use for the application shall apply;
 - 1.4.2 Our [Privacy Policy](#), which explains how we collect, use and store your personal data; and
 - 1.4.3 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 Our VAT number is 5656 29 213.
- 2.3 We are authorised and regulated by the Financial Conduct Authority.
- 2.4 If you have any questions about the Chatbot, please contact us by selecting one of the options contained in our [Contact Us](#) section on our Website.

3. Use of the Chatbot Service

- 3.1 The Chatbot is made available free of charge and for your personal and non-commercial use only.
- 3.2 The Chatbot is a digital tool that combines Google Gemini artificial intelligence with the contents of our Website to help identify a limited range of information that may be suitable for you, based on the information that you input. The information displayed using Chatbot is generated by using data on our Website and a standard set of FAQs and is intended for general use only.
- 3.3 You acknowledge that any output made available to you by the Chatbot:
 - 3.3.1 will not be unique to you;
 - 3.3.2 may not be fit for purpose; and
 - 3.3.3 may not present an accurate or complete response to your request or input.
- 3.4 The Chatbot provides outputs or responses that are artificially generated and may contain inaccuracies. To the fullest extent permitted by law:
 - 3.4.1 we provide the Chatbot on an "AS IS" and "AS AVAILABLE" basis;
 - 3.4.2 we do not give any warranties and disclaim all responsibility for any inaccuracies in responses or outputs provided by the Chatbot; and
 - 3.4.3 we make no guarantees that use of the Chatbot will be safe, secure, or error-free, or will function without disruptions, delays, or imperfections.
- 3.5 You should not rely solely on the responses provided by the Chatbot. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our Chatbot.
- 3.6 We try to make the Chatbot as accessible as possible. If you have any difficulties using the Chatbot, please contact us using the contact details in paragraph 2.4 above.
- 3.7 As a condition of your use of the Chatbot, you agree not to:
 - 3.7.1 deliberately attempt to prompt the Chatbot into generating responses which may be offensive and cause harm or reputational damage to us;
 - 3.7.2 infringe any intellectual property rights of Equifax or any third party.

Last updated: February 2026

4. Limitations of the Chatbot

- 4.1 The Chatbot is powered by AI technology and will generate output and responses based on input or requests that you provide. The specific output and responses that the Chatbot will return based on your input or requests and cannot be predicted in advance.
- 4.2 YOU ACKNOWLEDGE THAT, ALTHOUGH WE WILL TAKE REASONABLE STEPS TO AVOID THIS, THE CHATBOT MIGHT GENERATE CONTENT THAT YOU CONSIDER OFFENSIVE OR OBJECTIONABLE. YOU ALSO RECOGNISE AND AGREE THAT YOU – NOT EQUIFAX – ARE RESPONSIBLE FOR YOUR USE OF, AND ANY ACTIONS YOU TAKE IN RELATION TO, OUTPUT GENERATED BY THE CHATBOT BASED ON YOUR INPUT OR REQUESTS.

5. You privacy and personal information

- 5.1 The Chatbot does not require you to input any personal data and we would encourage you not to share personal data via the Chatbot. Any personal data that you do provide in relation to your use of the Chatbot will be processed in accordance with our Privacy Policy.

6. Updates and changes to the services and these terms

- 6.1 We may, from time to time, provide enhancements or improvements to the features and functionality of the Chatbot to improve performance, enhance functionality, reflect changes to the operating system or address security issues, which may include patches, bug fixes, updates, upgrades, and other modifications ("**Updates**").
- 6.2 Updates may modify or delete certain features and/or functionalities of the Chatbot. We have no obligation to:
 - 6.2.1 provide any Updates, or
 - 6.2.2 continue to provide or enable any particular features and/or functionalities of the Chatbot to you.
- 6.3 All Updates will be deemed to constitute an integral part of the Chatbot and will be subject to these Chatbot Terms. We reserve the right to discontinue the Chatbot at any time.
- 6.4 We do not guarantee that the Chatbot will always be available or uninterrupted. We may suspend or withdraw, or restrict the availability of all or any part of the Service at any time for business and operational reasons.
- 6.5 We may update these Chatbot Terms at any time to reflect changes in or to:
 - 6.5.1 relevant laws or regulatory requirements;
 - 6.5.2 security, technical or operational issues;
 - 6.5.3 the operation of the Chatbot service, our Website and/or mobile applications; or
 - 6.5.4 our business.
- 6.6 Every time you use the Chatbot, you should check these Chatbot Terms to ensure you understand the terms that apply at that time. These Chatbot Terms were most recently updated on 20th February 2026.

7. Ownership, use and intellectual property rights

- 7.1 The intellectual property rights in the Chatbot and in any text, images, video, audio or other multimedia content, software or other information or material submitted to or accessible from or relating to the Chatbot are owned by us and our licensors.

Last updated: February 2026

- 7.2 We and our licensors reserve all our intellectual property rights (including, but not limited to, all copyright, trade marks, domain names, design rights, database rights, patents and all other intellectual property rights of any kind) whether registered or unregistered anywhere in the world in relation to the Chatbot and any outputs of the Chatbot service. This means, for example, that we remain owners of them and are free to use them as we see fit.
- 7.3 Nothing in these Chatbot Terms grants you any legal rights in the Chatbot or the content generated or created by the Chatbot other than as necessary for you to access it.
- 7.4 You agree not to copy, adjust, try to circumvent or delete any notices contained on the Chatbot or the content (including any intellectual property notices) and, in particular, in any digital rights or other security technology embedded or contained within our Website, our mobile applications, or within the content.

8. Our responsibility to you

- 8.1 Nothing in these Chatbot 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.
- 8.2 We are not responsible to you if we fail to comply with these Chatbot Terms because of circumstances beyond our reasonable control.
- 8.3 Nothing in these Chatbot 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 Chatbot Terms.

9. Hyperlinks and third party sites

- 9.1 Our Chatbot may provide hypertext links to web pages operated and maintained by third parties as part of its outputs or responses to your input or requests. These links are provided for your convenience only. Our use of such links does not mean that we endorse the material contained at those links 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.

10. Complaints, errors or unexpected outputs

- 10.1 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 referred to in paragraph 2.4 above.
- 10.2 If you suspect that the Chatbot is being used in a manner that infringes on your rights or the rights of other people or violates these Chatbot Terms, or the Chatbot returns inaccurate, unexpected or unclear output or responses, or you otherwise discover errors with our Chatbot, you can contact us using the contact details referred to in paragraph 2.4 above.

11. Governing Law and Jurisdiction

- 11.1 The laws of England and Wales apply to these Chatbot Terms.
- 11.2 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.