

YOUR EQUIFAX BUSINESS STATUTORY CREDIT REPORT

Data Protection Act 2018 Section 13

Equifax Business Statutory Credit Report

How to apply for your Equifax business report

If you are a company secretary or director of a limited company, a business owner or in a business partnership you can use this form to apply for a copy of your Equifax business report. Your report will be returned to you by post within seven working days.

To request your business report by post, please complete the form clearly, in block capitals, using black or blue ink, and send it to the e-mail or postal address below. Please provide any additional information and support documentation (eg names of other proprietors, previous business names, trading names or styles) on a separate sheet of paper, along with requested verification documents where applicable.

Please note

To help us make sure we only send credit reports to people who are entitled to see them, all applications are subjected to security checks. We may use this application to help make sure the information we hold about your business is accurate

We may disclose your personal information to other members of the Equifax Group and other reputable companies and suppliers whom we engage to help process your application on our behalf and who may be based outside the EEA. For more information about how Equifax process your data please visit https://www.equifax.co.uk/About-us/Privacy_policy.html

Next steps

Return your completed form to:
mybusinessreport@equifax.com
or

Equifax Ltd, Customer Service Centre, PO Box 10036,
Leicester, LE3 4FS

When we receive your business report application we will:

- Send your credit report to your registered office, if we hold it, or inform you that we have no business information about you within seven working days
- Record the fact that we have sent you your credit report. This record may appear on any future credit reports we send you but lenders will not see it during a credit check.

Verification Requirements

In order to complete your request and confirm that you are entitled to a copy of the relevant business report, please supply a copy of one of each of the following documents.

Proof of identity

- Current passport
- Current driving licence
- National identity card

Address verification

If your trading address is the same as your residential address please provide a copy of one of the following:

- Current drivers licence – (if not used as proof of identity)
- Council tax/bill
- Entitlement to state/local authority benefit (less than 12 months old)
- Notification of entitlement to tax credit (less than 12 months old)
- HMRC(Inland revenue assessment/statement tax credit document (less than 12 months old)
- Bank statement (less than 3 months old)
- Utility bill (less than 3 months old)
- Local council rent card or tenancy (less than 12 months old)

If your trading address is different from your residential address please provide a copy of one of the following:

- Business bank or credit card statement sent to the business at the trading address (less than 3 months old)
- Utility bill address to the business at the trading address (less than 3 months old)
- Fire certificate relating to the business at the trading address (less than 12 months old)
- Proof of VAT Registration (needs to be in the name of the business)
- Health and safety certificate relating to the business at the trading address (less than 12 months old)
- Valid trading licence issued by local government authority (e.g. taxi licence, premises licence etc.).
- Business liability or indemnity insurance certificate or schedule (less than 1 year old).
- Employer's liability insurance certificate (needs to be in the name of business).
- Business rates documentation in the name of the business

Equifax Business Statutory Credit Report

I understand that Equifax will provide me with a copy of my Equifax business report, within 7 working days of receipt of this application form. This satisfies Equifax's regulatory obligations under Section 13 of the Data Protection Act 2018/Section 158 (1) of the Consumer Credit Act 1974 for non-limited businesses and The Small Business, Enterprise and Employment Act 2015 for businesses with an annual turnover of less than £25 million.

Signature:	Date: / /
------------	-----------

Personal details of applicant 1 (Sole Trader / Partner / Company Secretary / Director)				
Title:	Forename:	Middle name:	Surname:	Date of birth: / /
Current residential address:				
			Town:	
County:			Postcode:	
Other names you may be known as				
Title:	Forename:	Middle name:	Surname:	

Personal details of applicant 2 (if applicable)				
Title:	Forename:	Middle name:	Surname:	Date of birth: / /
Other names you may be known as				
Title:	Forename:	Middle name:	Surname:	

Business details – please supply all business names and addresses traded at in the last 6 years	
1) Business details for LTD companies:	2) Business details for non-LTD/sole traders
Company name:	Business name:
Company number:	Trading as:
Vat number:	Vat number:
Director's name:	Address:
Director number:	
Company secretary name :	
E-mail address:	Town:
Telephone Number:	County: Postcode:
Registered address:	Date trading commenced: / /
Town:	Length of time at address:
County: Postcode	E-mail address:
Incorporation date:	Telephone Number:

Important information about your application for your credit report

If Equifax believes that fraud has been or might be committed, it may share data with fraud prevention agencies (FPAs). These FPAs collect, maintain and share data on known and suspected fraudulent activity. Equifax and some other CRAs also act as FPAs. Equifax shares information with the major fraud prevention agency in the UK, Cifas, who can be contacted here:

www.cifas.org.uk

How data may be used by fraud prevention agencies:

FPAs may supply the data received from its clients about you, your financial associates and your business (if you have one) to other organisations. This may be used by these organisations and other FPAs and CRAs to: -

- Prevent crime, fraud and money laundering by, for example;
 - Checking details provided on applications for credit and credit related or other products and services
 - Managing credit and credit related accounts or products or services
 - Cross-checking details provided on proposals and claims for all types of insurance
 - Checking details on applications for jobs or as part of employment
- Verify your identity if you or your financial associate applies for facilities including all types of insurance proposals and claims
- Trace your whereabouts and recover debts that you owe
- Conduct other checks to prevent or detect fraud
- Undertake statistical analysis and system testing
- Your personal data may also be used for other purposes where you've given consent or where required or permitted by law

