

Credit Tracker

Welcome to Credit Tracker

Making sure you know the score with your credit profile



Available for a monthly charge

Membership Brochure

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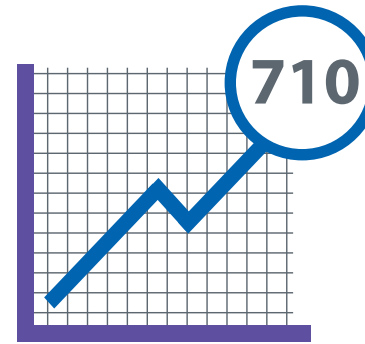
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Welcome

Your credit profile gives you an idea of how lenders and service providers may view you when you want to open credit accounts with them. Lenders will normally check your credit history as part of the process when reviewing your application. The healthier your credit profile, the more likely it is that you will be given credit at lower interest rates.

Credit Tracker gives you comprehensive information about your TransUnion Credit Profile, Credit Score and a range of helpful services. In this brochure you'll find everything you need to know about them. It tells you how to view your TransUnion Credit Report online and set up your credit profile alerts. Please read through this brochure including the detailed terms and conditions and remember to keep it in a safe place so you can refer to it in the future.

For your peace of mind, once we've validated your details with TransUnion, we'll let you know if anything significant changes in your credit profile, so you can see how your credit activity affects you. Remember, we will only start to charge you once your details are validated with TransUnion and you have access to all your benefits.

We're here to help

Our friendly team of experts are based in the UK and are on hand to help you. You can also access your online account anytime, day or night, to keep track of your credit profile and access the other features and update your details. Use your online account to keep an eye on your credit profile and access your other services whenever it suits you.

Just give us a call if you've any questions, our number is 0345 600 6237.*

Activate your online account credittracker.identitysecure.co.uk

To access your online services you first need to activate them. You'll need your membership number and the email address you gave when you bought Credit Tracker.

Follow these easy steps:

1. Go to credittracker.identitysecure.co.uk
2. Click on Activate
3. Enter your details and create a password

That's all it takes to set up your online account. If you want to update any of your details or alert preferences then go to the [My Profile](#) tab and select the relevant option

Next Steps

1. Read through this brochure so you know how everything works. If there is anything you're not sure about then call our friendly team on [0345 600 6237*](tel:03456006237) and they will be happy to help you.
2. Take your [Credit Assessment](#). Simply answer a few questions about your finances and how you manage them and we can give you hints and tips on how you could improve your credit profile and score.

Once your details are Validated with TransUnion

3. Once we've validated your details with TransUnion, we'll start to monitor your credit profile. Your alert preference is set to automatically send any Alerts by email, if you would like to change to receive them by text just go to [My Profile](#) and update with your mobile number.
4. Check your Credit Report, which will be sent to you as soon as we have validated your details with TransUnion. Make sure all the information is up to date.
5. Look at your Credit Score and Credit Rating and see how you compare to the rest of the UK's credit population.



Your membership benefits at a glance

Your personalised TransUnion Credit Report

Once we've validated your details with TransUnion, you can view your Credit Report online, which will also include your latest Credit Score and Credit Rating from TransUnion. If you prefer to have a paper copy of your TransUnion Credit Report, just call [0345 600 6237*](tel:03456006237)

Continual monitoring of your TransUnion Credit Profile and Alerts profile and alerts

After your details are validated, we watch your Credit Profile 24 hours a day, 365 days a year. We'll let you know by email or text message if there is a significant change which could affect your Credit Score.

A personalised Credit Assessment

Understand more about how your Credit Profile and Credit Score can affect your finances and the ability to get credit. We can suggest how you can make simple changes which could improve your credit profile and score.

Your Quarterly Summary

After your details are validated, every three months you'll get an overview of your alerts and how your credit score has changed month by month.

Help correcting TransUnion Credit Report errors

If there's something wrong on your report, it could mean you pay more interest or are turned down for credit. We'll provide guidance on steps you can take which could help you to correct errors on your credit profile.

Cifas Protective Registration

If you become a victim of identity theft, we can register you with Cifas, the UK's fraud prevention service, as an extra safeguard which helps reduce the impact that fraudulent activity could have on your Credit Score and Profile.

Dedicated experts at the end of the phone

Our friendly team of experts are on hand to help with advice and practical guidance so you can start to build your Credit Profile. Just call us on [0345 600 6237*](tel:03456006237)



Explaining your TransUnion Credit Report

Your **TransUnion Credit Report** is a summary of your financial commitments held by TransUnion. We've designed it so you can clearly see the status of your credit accounts and the information held on your TransUnion Credit Profile.

When lenders are deciding whether to grant you credit, they'll review the type of information that will be contained in your **TransUnion Credit Report**. With Credit Tracker, you can be sure you have a comprehensive picture of your credit profile held by TransUnion and how it could affect your credit status.

It's good to check your **Credit Report** regularly so you can see how the decisions you make affect your **Credit Score**. If there is something you don't recognise or are unsure of, then call us, we can help you move in the right direction.

Your Credit Score

This gives an indication of how creditworthy you are. Lenders don't see this score but they will look at the type of information used to calculate the score when deciding whether to give you credit or not. The higher your score, the more creditworthy you are in a lender's eyes.

If your score is lower, you may have more difficulty obtaining credit or pay higher interest rates.

We can give you tips on how to improve your score.

Your Credit Rating

Credit ratings are a way to show how you compare to other people in the UK who borrow money and use credit. They are based on your credit score.

The ratings go from 1* to 5*. One fifth of the population falls into each rating category.

The lowest rating is 1*. This means a person is relatively high risk for credit. If this is your rating, you might have more difficulty obtaining credit or pay higher interest rates. A 5* rating is the highest, meaning that a person is more likely to be offered credit at the best rate of interest.



Monitoring your credit profile

If your credit profile changes, we let you know

We keep watch over your TransUnion credit profile 24 hours a day, 365 days of the year. If anything significant changes, we'll let you know in a weekly email or by text message to your mobile phone.

If you receive an alert telling you something has changed, just log in to your online account at credittracker.identitysecure.co.uk. You'll see what the alert was for and how it may affect your credit score, whether it's positive, negative or neutral.

Because we monitor your profile day and night, we will even tell you when nothing has changed. We'll send you a message each month this happens.

Choosing how we alert you

When you join, the default setting for your alerts is email. If you would like to change to receive these by text, log in at credittracker.identitysecure.co.uk and update your preferences in the **My Profile** area. Or call us on **0345 600 6237***.



Find out how you can improve your credit profile

Your Credit Assessment is a series of straightforward questions to understand what type of finances you have and how you manage them. It should take about 10 minutes to complete in total, and provides you with personalised tips on how you can help to improve your credit score. If your credit score is declining, it may help you understand why and what you could do to improve it.

To take the Credit Assessment

1. Go To credittracker.identitysecure.co.uk
2. Sign in
3. Select Credit Assessment
4. Click start Credit Assessment

If you prefer you can also take the assessment over the phone by calling 0345 600 6237*. If you have completed the assessment online you can download a copy so you can refer to it whenever you like. **You can take the assessment as often as you like.**



Your Quarterly Summary

Every three months, we'll let you know that your Quarterly Summary is ready to view online. You can log in to view a summary of the activity on your TransUnion Credit Profile. It will show you your current credit score and how your score has changed during that period. If your score is going down then we'll tell you how you could potentially improve it.

It will also show you the alerts you have received over that period and the impact they have had on your credit profile.

Optional Cifas Protective Registration for added protection

If we identify that you may be at significant risk of identity theft or fraud, for example you may have had your passport or driving licence stolen – we may decide to register your details with Cifas, the UK's fraud prevention service.

It will provide you with an additional layer of protection when applications for credit are being made in your name. You can feel safe knowing that lenders will ask for additional security information and they will have to confirm directly with you any application made in your name before a loan or credit facility is granted.



We're here to help

Your Credit Tracker team are just a call away. Our friendly, highly trained experts are on hand to answer any questions you may have about your Membership, Credit Report, setting up your Online Account or getting the most out of the service.

[Help with understanding your TransUnion Credit Report](#)

Just ask if anything's not clear. Our friendly team of experts are accredited by TransUnion. They can answer questions you may have about your Credit Profile so you can understand what may impact it.

[Guidance about improving your credit score](#)

Our team can give you simple and practical suggestions to help you improve your credit score.

They will talk to you about your individual situation and give personalised guidance.

[Guidance on steps you could take to help you correct errors on your credit profile.](#)

If you spot information that's wrong, our friendly team will work with you to understand what's happened. We cannot correct the errors for you, but we'll help to put it right as fast as possible to help you protect your credit reputation.

Terms & Conditions

SECTION 1. GENERAL SECTION

Your Credit Tracker membership is made up of 2 key documents - **your welcome letter** or **email** and this document which includes the **Terms and Conditions** (together, "**your agreement**"). Please keep **your welcome letter** and these **Terms and Conditions** together and in a safe place for future reference. **Your agreement** is a contract between **you** and **Tenerity**. **Tenerity** agrees to provide the **services** under **your agreement**.

Please see Section 2 of these **Terms and conditions**. We have appointed our **subcontractors** to supply some of these **services**. In order to provide the **services**, we therefore have to share data collected from **you** with such subcontractors. It is important that **you** read all of the documents forming **your agreement** carefully since they contain important **information** about **your Credit Tracker membership**, including **your** rights and obligations.

Your **TransUnion** Credit Report is only one element of any borrowing decision and does not guarantee the outcome of a lending decision by any lender.

Your eligibility

Credit Tracker membership is only available to **UK** residents who are at least 18 years of age. **You** are under an obligation to inform **Tenerity** if **you** are moving and will no longer be a **UK** resident. **Credit Tracker membership** is not available if your address is a **BFPO**, **PO Box** and/or **business** addresses.

Definitions of words used In your agreement

Application

Means **your application** for **Credit Tracker membership**, which will be considered by **Tenerity** prior to the commencement of the **term**.

Business

Means any employment, trade, profession or occupation.

Cifas

Means **Cifas**, the **UK's** fraud prevention service.

Credit Profile

Means the **information** held about **you** by **TransUnion**. This **information** is used to create **your** Credit Report.

Credit Report and monitoring services

Means the **TransUnion** Credit Report service and **credit profile** monitoring service described in Section 2 below.

Credit Tracker

Means the **Credit Tracker** service provided by **Tenerity**.

Information

Means any documents, notifications or advice delivered to **you** by **Tenerity** or its **subcontractors** as part of or during the provision of the **services** (including but not limited to **TransUnion** Credit Reports and credit scores).

Membership

Means **membership** of **Credit Tracker** comprising the provision of **services** to **you** in consideration for payment of the **fees**.

Services

Means the following **services** to be provided by **Tenerity** and its **subcontractors** to **you** as part of **your Credit Tracker membership** set out in Section 2 below and includes:

- **TransUnion** Credit Report service including credit score.
- **Credit profile** monitoring service
- Summary
- Credit Assessment
- Credit management advice line

Subcontractors

Means **Tenerity subcontractors** and service providers and currently includes **TransUnion**.

Tenerity

Means **Tenerity** Limited. Registered in England: company number 1008797. Registered address: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ, United Kingdom. **Tenerity** Limited, provides the **services** to **you** through its **subcontractors** under **your agreement**. VAT number GB 125 4954 08.

Tenerity Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 311584. **You** can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 1116768.

Term

Your **Credit Tracker membership** will continue until terminated or cancelled in accordance with the 'Cancellation' Section of these **Terms and Conditions**.

Terms and Conditions

Means this **Terms and Conditions** document.

TransUnion

Means **TransUnion** Consumer Limited. Registered in England and Wales with company number 7891157. Registered Office: One Park Lane, Leeds, West Yorkshire, LS3 1EP, **TransUnion** Consumer Limited is authorised and regulated by the Financial Conduct Authority.

TransUnion Consumer Limited uses its group company **TransUnion** Limited, which is a credit reference agency, to provide some elements of the services. **TransUnion** Limited. Registered in England and Wales with company number

03961870. Registered Office: One Park Lane, Leeds, West Yorkshire, LS3 1EP. **TransUnion** Limited is authorised and regulated by the Financial Conduct Authority.

Trial period

The period of time shown on **your welcome letter** or **email** (if applicable).

UK

Means the United Kingdom including Northern Ireland

We, our or us

Means **Tenerity**.

Welcome letter

Means the **welcome letter** or email sent to **you** upon **Tenerity** accepting your **application** and that forms part of **your agreement**.

You, your

Means the person to whom the **welcome letter** is addressed.

Your agreement

Has the meaning as defined at the top of this General Section.

Term

Your Credit Tracker membership will run on a monthly rolling basis, unless terminated or cancelled as stated under the Section titled "Cancellation by you" and "Cancellation by us" below.

Fees

You will be charged the **fees** as described in **your welcome letter** once we have successfully validated your identity with **TransUnion** as set out in section 2 'Validating your identity with **TransUnion**' and we have activated the **Credit Report and monitoring services**. We will notify **you** when the **Credit Report and monitoring services** have been activated. Future **fees** for **your Credit Tracker membership** will be at the rate notified to **you** in advance in accordance with the section entitled 'Changes to **your agreement**'.

Validating your identity with TransUnion

The **Credit Report and monitoring services** are subject to **your** identity being validated with **TransUnion**. **We** will notify **you** when **we** have validated your identity with **TransUnion** and let **you** know that **your Credit Report and monitoring services** have been activated.

If **TransUnion** are unable to validate **your** identity, **your Credit Report and monitoring services** will not be activated. **We** will not always be able to tell **you** why **your** identity has not been successfully validated with **TransUnion**, but one reason for this may be that, at the time, **TransUnion** were unable to match **your** personal details to the correct Credit Report. **You** may be asked to submit documents to help **TransUnion** validate **your** identity.

If the documents submitted are not sufficient for **TransUnion** to validate **your** identity, **you** will be asked to submit further documents. **You** will be sent a reminder to return identity documents after 30 days and a further reminder at 60 days. If **you** are still not validated within 30 days from the second reminder, **we** will assume **you** no longer wish to have the **Credit Tracker services** and cancel **your membership**.

Use of the Credit Report and monitoring services

The **Credit Report and monitoring services** are strictly personal to **you** and **you** may only use and access these services on **your** own behalf and not on behalf of anyone else. **You** cannot order Credit Reports or Credit Scores about anyone else. Username and password details should be kept confidential.

You must not engage, authorise or permit a third party other than **Tenerity** to directly access or use data obtained through the **Credit Report and monitoring services** (whether as an agent, or representative on behalf of, or as a service provider).

All Intellectual Property rights in the **Credit Report and monitoring services** and all aspects of them shall be owned by **TransUnion** and/or its licensors. **TransUnion** have the right to suspend services if they reasonably consider that there is likely to have been a breach of security

Cancellation by you

Where a trial period is shown on your welcome letter/email

You may cancel **your agreement** at any time up until the end of the **trial period**. Please note, this may give **you** a longer cancellation period than currently required under English Law, which is 14 days from the latter of the start date of this agreement or the day after receipt of **your welcome letter** and these **Terms and Conditions**.

On expiry of the **trial period** **you** can cancel **your agreement** but **you** will not be entitled to a refund of any **fee** paid.

Where you do not have a trial period

You may cancel **your agreement** at any time up until 14 days from the latter of the start date of this agreement or the day after receipt of **your welcome letter** and these **Terms and Conditions** and receive a refund of any **fees** **you** have paid. On expiry of the 14 day period **you** can cancel **your agreement** but **you** will not be entitled to a refund of any **fee** paid.

To cancel **your agreement** please call or write to **Credit Tracker** at **Credit Tracker**, Sentinel House, Airspeed Road, Portsmouth, PO3 5RF or by calling **us** on 0345 600 6237*

Cancellation by us

We can cancel **your membership** by giving **you** at least 30 days' notice in writing by email/letter where there is a valid reason for doing so. **We** will send an email or letter to the latest email/home address we have for you setting out the reason for cancellation. Valid reasons may include, but are not limited to:

- where **we** have not been able to collect the **fee** once the **Credit Report and monitoring services** have been activated. In this case, **we** will make reasonable efforts to contact **you** requesting payment by a specific date. If **we** are unable to contact **you** or do not receive payment by this date **your membership** will be cancelled.
- where the product is no longer available, for example, if the product is being discontinued. If this occurs **you** may be entitled to a pro rata return of the **fees**.
- if **we** or **TransUnion** reasonably consider that there is or is likely to have been a breach of security
- if **we** or **TransUnion** reasonably consider the **Credit Report and monitoring services** are being used in a way which is not permitted or fraudulent
- if **we** or **TransUnion** reasonably consider that the **Credit Report and monitoring services** are being used in any way detrimental to **us** or **TransUnion**

Your agreement will end automatically on whichever of the following happens first:

- the date **you** cease to be resident within the **UK**;
- the date **your agreement** is cancelled or terminated by **you**;
- the date **we** terminate **your agreement** for a valid reason (as set out above).
- **you** are requested to submit documents to **TransUnion** to validate and activate **your Credit Report and monitoring services** but either fail to do so or the documents **you** submit are not sufficient for **TransUnion** to validate **your** identity within 90 days of **you** failing validation.

If **your Credit Tracker membership** is terminated all the **services** set out in Section 2 of these **Terms and Conditions** will stop immediately.

Changes to your agreement

We, or **our subcontractors**, will notify **you** in writing regarding any material changes to the **services**, **your agreement** or the **fees**. Wherever possible, **we** will endeavour to notify **you** of such changes at least 30 days in advance of them taking effect. In the event of any such changes **your** attention is drawn to **your** general right of termination as set out above.

In the **event** of any such changes **your** attention is drawn to **your** general right of termination as set out above.

Choice of Law

Unless **Tenerity** agree otherwise, the language of **your agreement** and each part thereof generally and all communications relating to it will be English. **Your agreement** is governed by and interpreted in accordance with the laws of England and Wales.

Disputes arising in connection with **your agreement** shall be subject to the exclusive jurisdiction of the courts of England and Wales. If you live in Scotland, you can bring legal proceedings in respect of the services in either the Scottish or English courts. If you live in Northern Ireland, you can bring legal proceedings in respect of the services in either the Northern Irish or English courts.

How to make a complaint

If **you** have cause for dissatisfaction and wish to complain about the sale or services of **Credit Tracker** please contact **Credit Tracker** on 0345 600 6237*, email **us** at enquiries@credittracker.identitysecure.co.uk or write to: Customer Services Manager, **Credit Tracker**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF quoting **your Credit Tracker membership** number.

We aim to promptly solve most of **our** customers' complaints at the initial point of contact. **Our** staff are fully trained to deal with **your** complaint quickly and efficiently. However should **you** not be satisfied with the response **you** have received, **your** complaint will be responded to by the Customer Relations Team who will aim to resolve **your** complaint promptly. If **we** need more time to investigate **your** complaint **we** will send **you** an acknowledgement letter providing reassurance that **your** complaint is being dealt with.

We will do **our** best to resolve the problem within 4 weeks. If **we** cannot respond within these timescales **we** will write to **you** again within 4 weeks to provide **you** with a final response or to let **you** know when **we** will contact **you** again, which will be within 8 weeks from when **you** first contacted **us** about **your** complaint.

If **your** complaint relates to the data that the **TransUnion** holds and **we** are not able to resolve your complaint, **we** may refer your complaint to **TransUnion**.

If you remain unhappy

If **we** have not resolved **your** complaint to **your** satisfaction within eight weeks from when **you** first contacted **us** **you** may refer **your** complaint to the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. By telephone on 0800 023 4567 or 0300 123 9123. By e-mail: complaint.info@financial-ombudsman.org.uk Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

The EC Online Dispute Resolution Platform

If **you** have a complaint, **you** have the option to register **your** complaint using the European Commission Online Dispute Resolution (ODR) Platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers. **You** can access the platform at the following website address: <http://ec.europa.eu/consumers/odr/>

General rights

Your agreement and any written representations given to **you** during **your application** constitute the entire agreement between **you** and **Tenerity**. A person who is not a party to **your agreement** shall have no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of **your agreement**.

Security

You may be required to validate any request **you** make to **Tenerity** by providing the security details **you** have registered during **your application**. Failure to provide such security details or other suitable validation will result in **Tenerity** refusing to act upon such a request. If **you** have not registered security details with **Tenerity** **you** should contact them as soon as possible to ensure they are able to provide **you** with the service to which **you** are entitled.

If **you** believe there is a security issue associated with **your Credit Tracker membership** **you** should contact us immediately.

Keeping details up to date and changing address

To ensure that **you** are entitled to receive the full benefits provided by the **services**, **you** must inform **Tenerity** of any change to **your** home address.

How we will use your data

Tenerity is the data controller for the personal data **we** collect directly from **you**.

We will only use **your** personal data as set out in **our** Privacy and Cookies Policy.

By applying for **Credit Tracker**, **you** authorise **Tenerity** to pass on **your** data to **TransUnion** to provide the report and monitoring service under Section 7 of the Data Protection Act 1998.

Liability

Promises:

We will use all reasonable skill and care in the supply of the **services** to **you** and **TransUnion** will use all reasonable efforts to verify the accuracy of **information** provided as part of the **Credit Report and monitoring services**. Please note however that the **information** comes from a number of third party sources who may not always keep their **information** up-to-date. **You** agree that one of the purposes of the supply of **information** is to alert **you** to inaccurate **information** from third party databases.

Any **information** provided to **you** as part of **Credit Report and monitoring services** are provided for guidance and information only. Any **businesses** that carry out credit searches on **you** will take **information** from a number of sources and use their own criteria in making decisions based on it. **You** should not rely on the **information** provided as part of **Credit Report and monitoring services** and **TransUnion** nor any member of the **TransUnion** Information Group companies can be responsible or liable if **you** rely on it or take any action based upon it. For that reason, any guarantee or warranty that any **information** is complete, accurate, up-to-date or error-free, of a satisfactory quality or fit for any particular purpose is inappropriate to the nature of the **Services**, and **we** exclude all liability in this respect unless (and to the extent) attributable to **our** breach or negligence. Except as expressly set out in **your agreement**, **Tenerity** excludes all other promises to the extent that **Tenerity** are legally allowed to exclude them. (Please refer to **your** local Citizen's Advice Bureau or local trading standards office for **information** about **your** statutory rights and promises which **Tenerity** is not legally allowed to exclude).

Limitation of Liability:

This section (and any other clause excluding or restricting **our** liability) applies to **Tenerity's** directors, officers, employees, **subcontractors** (specifically including **TransUnion**), agents and affiliated companies as well as to **Tenerity**. Nothing in this service agreement in any way limits or excludes **Tenerity's** liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited. Without prejudice to the rest of **your agreement**, **Tenerity's** liability of any kind in respect of any **services** or otherwise shall be limited to the amount equal to **fees** payable by **you** in any twelve month period under **your agreement**. In no **event** will **Tenerity** be liable for any:

- economic losses (including, without limit, loss of revenues, profits, contracts, **business** or anticipated savings)
- loss of goodwill or reputation
- losses that **you** incur that were not reasonably foreseeable to **you** and **Tenerity** when **your agreement** was entered into, or
- damage to or loss of data, to the extent that this was not in the contemplation of **Tenerity** and **you** at the commencement of the term and is not attributable to **Tenerity's** negligence or breach of **your agreement**.

Tenerity will not pay for losses arising from **our** inability to provide the **services** in the event of war, terrorism, invasion, an act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power.

If any provision of **your agreement** is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of **your agreement** which shall remain in full force and effect.

SECTION 2. SERVICES

The services provided by Tenergy and its subcontractors

This section sets out the **services** provided by **Tenergy** as part of **your Credit Tracker membership**. In some cases, the **services** may be provided by **subcontractors** of **Tenergy**.

The **services** provided to **you** are limited to the description below. There is no insurance provided by these **services** or as part of **your Credit Tracker membership** by **Tenergy** or its **subcontractors**.

a. TransUnion Credit Report service including credit score

After **we** have received **your application** for **Credit Tracker**, **we** will verify:

- i) **your application** details; and
- ii) that **you** have a **credit profile** with **TransUnion**, and
- iii) that **TransUnion** can validate your identity

We will then send **you your Credit Report** or make it available for **you** to view via **your** online account. The source of the **information** included in **your Credit Report**, including **information** on County Court Judgments (CCJs), is **TransUnion Limited**.

By applying for **Credit Tracker**, **you** are authorising **us** to pass on **your** data to **TransUnion** to provide your **Credit Report monitoring service** under Section 7 of the Data Protection Act 1998.

You can request **your TransUnion Credit Report** as part of **your Credit Tracker membership** subject to our reasonable usage policy, which is a maximum of 1 report each day. **Your** Credit Report will be provided by **TransUnion**.

b. Credit profile monitoring service

Once **you** have received **your TransUnion Credit Report**, as set out above, **you** will receive a periodic notification alerting **you** to any significant changes which have occurred in the previous month (including but not restricted to):

- **your credit profile** held by **TransUnion** is searched,
- an account is added or deleted from **your credit profile** held by **TransUnion**,
- a change is made to the payment status history of **your** credit accounts,
- a judgment, voluntary arrangement or bankruptcy (or a decree, debt arrangement or sequestration in Scotland) is added or deleted.

If there have been no such changes then **you** will be notified every month that this is the case. **You** will have the choice of receiving **your** notifications by SMS or email.

c. Summary

We will provide **you** with a summary setting out an overview of what has happened to **your TransUnion** credit status over the last period. This will include an illustration of how **your** credit score has changed over time.

d. Credit Assessment

You will have access by telephone and online to the **Credit Tracker** Credit Assessment offering **you** a review of **your** current credit status available at any time. **You** will be provided with, or will be able to print, a summary upon completion and recommendations how to improve **your** credit status. A telephony Credit Assessment is available by calling **the Credit Tracker** team on 0345 600 6237* during opening hours.

e. Credit management advice line

If **you** want guidance about managing **your** credit score **you** can speak to one of **our** experts on 0345 600 6237*. **We** can:

- i) help with any enquires **you** may have about **your credit profile** and factors affecting **your** credit score.
- ii) help with correcting any errors in **your credit profile** where possible and adding notes if needed.

*Calls to 03 numbers will cost no more than 01 or 02 numbers from landlines or mobiles and are included within free call packages. Calls may be recorded and monitored for training and quality purposes.

Contact Us

0345 600 6237*

Lines are open 8am - 8pm on Monday to Friday and 9am-5pm on Saturdays (excluding bank holidays).

Visit credittracker.identitysecure.co.uk any time to access your benefits online.

You can get this in Braille, large print or audio by calling 0345 600 6237*.

Or call us from a textphone via the Next Generation Text Service by prefacing our number with 18002.

*Calls to 03 numbers will cost no more than 01 or 02 numbers from landlines or mobiles and are included within free call packages. Calls may be recorded and monitored for training and quality purposes. Email address enquiries@credittracker.identitysecure.co.uk (emails to this address will not be encrypted please do not send emails containing any personal and/or financial data).

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