

# Terms & Conditions

## Terms & Conditions

These Terms and Conditions relate to the Search My Credit services and use of the searchmycredit.co.uk website.

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS WEBSITE AND SIGNING UP FOR THE SEARCH MY CREDIT SERVICES AS THEY CONTAIN LEGAL RIGHTS AND OBLIGATIONS.

## Our Contract With You

These are the terms and conditions which apply to Your use of the searchmycredit.co.uk website and are also those on which We supply the Search My Credit services to You.

Changes to These Terms and Conditions or the Search My Credit Services

We may change these Terms and Conditions or the Search My Credit services at any time. If We do this We will put the new terms and conditions or details of the changes to the Search My Credit services on the searchmycredit.co.uk website. The changes will take effect when they are posted on the searchmycredit.co.uk website.

If You don't want to continue to be registered on the searchmycredit.co.uk website or to continue to get the Search My Credit services then You can cancel Your registration/membership by letting Us know in writing by e-mail to [customerservice@searchmycredit.co.uk](mailto:customerservice@searchmycredit.co.uk).

## Registration

Before You can use the Search My Credit services You must apply to use the Search My Credit services. Part of this process is registering via the apply now page on the searchmycredit.co.uk website. After We have received Your application for the Search My Credit services We will review it and let You know as soon as We can whether You have been accepted as a user of the Search My Credit services. Please note that not everyone that applies for the Search My Credit services will be accepted as a user.

We do not have to notify You why You have not been accepted, but one reason for this may be that, at the time You make Your application, We may have been unable to match Your personal details to the correct credit report. We are constantly seeking to improve Our matching service and if We are subsequently able to match You to the correct credit report We may invite You to be a user of the Search My Credit services.

You may only register for the creditportal.co.uk website and use the Search My Credit services if You are 18 years of age or over. By registering on the Search My Credit.co.uk website and making the application to use the Search My Credit services You confirm that You are 18 years

of age or over.

You may only use and access the Search My Credit services on Your own behalf and not on behalf of anyone else. You should be aware that You cannot order credit information about anyone else from this website.

Once We have received Your application for the Search My Credit services We will send You an automated acknowledgement. This is purely for acknowledgement purposes and is not an agreement from Us to provide You with the Search My Credit services or any other service.

## **Search My Credit Services**

### **PLEASE READ THIS PARAGRAPH CAREFULLY AS IT EXPLAINS WHAT THE SEARCH MY CREDIT SERVICES ARE AND WHAT EXCLUSIONS APPLY**

Once your application is accepted, for the Search My Credit services, We agree to provide the services listed below to You, in return for payment of the price listed on the [searchmycredit.co.uk](https://searchmycredit.co.uk) website, under these Terms and Conditions. In these Terms and Conditions, where we use the terms “Search My Credit Services” or “Services” we mean the following:

### **Credit Report**

Your credit report will be provided by Callcredit Consumer Limited. The credit report will be updated daily. Credit reporting services are supplied and powered by CallCredit Consumer Limited.

By agreeing to this service and wishing to access your report you are also required to accept Callcredit Consumer Limited's terms and conditions as it is supplying the credit report that you, the consumer will have access to as part of the Search My Credit services.

### **Credit Rating**

Your credit report is based on information that Callcredit Consumer Limited hold about You. This assessment will be available to You online via Search My Credit login, and will be based in part on Your history of borrowing and repayment. Credit reporting services are supplied and powered by CallCredit Consumer Limited.

### **Alerts**

When You have successfully registered on Our site you will be notified of any changes, via the email address You supply when You register with Search My Credit. If there is any dispute on the information held on your credit report the customer should contact Callcredit Consumer Limited.

Search My Credit does not provide you with your credit report, this is provided by CallCredit

Consumer Limited and can be accessed via the Search My Credit website. Search My Credit does not hold and cannot access your credit report.

The Search My Credit Services are only available to customers who live in the UK.

Whilst We will try to make sure that the [creditportal.co.uk](http://creditportal.co.uk) website is available for use as much as possible We cannot guarantee its availability. You will appreciate that We need to take it down from time to time for maintenance. We will try to do this at times when We are expecting low usage but cannot guarantee that this will be the case. No software provider can fully guarantee that its website and/or content is completely virus and bug free, but You should be aware that We are committed to trying to make the Search My Credit Services as virus and bug free as We can. You should therefore use virus checking software.

You will appreciate that whilst certain of the Search My Credit Services will provide information to You this is provided for guidance and information only. Any businesses who 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 is provided to You and We cannot be responsible or liable to You if You do rely on it or take any action based upon it.

## **Price of the Search My Credit Services**

The Search My Credit Services will be provided at the prices set out on the [searchmycredit.co.uk](http://searchmycredit.co.uk) website at the time you place Your order for the Services. The Services offered and the prices will change from time to time and You must ensure that before ordering a product You have read and accepted the description of the products and the prices.

If You order Your credit report and You are accepted as a customer then You will receive Your credit report as soon as CallCredit Consumer Limited are able to provide it to You. All prices for the Services will be displayed on Our website, and once You have ordered the Services the price will be deducted from the payment card details You provided on registration. The price will be deducted from Your payment card monthly.

## **Security**

Your right to access the creditportal.co.uk website and the Search My Credit Services is personal to You. You must not allow any other person to have access to Your account on the searchmycredit.co.uk website or the Credit Services using Your username and password. You must keep Your username and password confidential.

We reserve the right to suspend Your access to the searchmycredit.co.uk website and the Search My Credit Services if at any time We consider that there is or is likely to be a breach of security or Your use of the searchmycredit.co.uk website is in any way detrimental to Us or anyone else.

We reserve the right to require You to change any or all of the passwords used by You in connection with the searchmycredit.co.uk website and/or the Search My Credit Services.

## **Copyright, Trade Marks and Other Intellectual Property Rights**

You acknowledge and agree that all copyright, trade marks and all other intellectual property rights in the searchmycredit.co.uk website and Search My Credit Services and all aspects of them shall be owned by Us or those businesses who provide services to Us as part of the Search My Credit Services such as those businesses who provide any vouchers and special offers (if applicable).

You may take reasonable copies of the information or reports provided as part of the Search My Credit Services solely for Your own personal use. You may not use it on a commercial basis or provide it to anyone else. You may not sell it on, republish it, redistribute it, copy (except as permitted above) or adapt it.

## **Our Liability to You**

PLEASE READ THIS PARAGRAPH CAREFULLY AS IT EXPLAINS WHAT LIABILITY WE HAVE TO YOU AND WHAT EXCLUSIONS APPLY

There are certain things which We agree We will not exclude or limit Our liability to You for.

### **These are:**

Liability for death or personal injury caused by negligence; fraud or fraudulent misrepresentation; or any other liability which We cannot limit or exclude under law.

Nothing in these Terms and Conditions affects any statutory rights You may have as a consumer.

We will as far as possible try to ensure that the information provided in Our products and Services is accurate. However, We rely on information from various different sources to put together the products and Services. We cannot therefore accept any liability for any losses You may incur due to the details of any credit checks being inaccurate or not up to date.

If We breach these Terms and Conditions or are negligent in providing the Search My Credit Services We will be responsible for loss or damage that You suffer which is foreseeable i.e. which is a likely result of Our breach or negligence in providing the Search My Credit Services. Please note that if the loss or damage is not foreseeable We cannot be responsible for it.

## **Data Protection, Cookies and Privacy Policy**

We will collect personal information in connection with Your use of the Search My Credit Services via the [searchmycredit.co.uk](http://searchmycredit.co.uk) website. Our privacy policy has details of what information We collect, what We do with that information, and any other related matters such as cookies. Our privacy policy forms part of these Terms and Conditions

You agree that We can collect, use, transfer and disclose Your personal information in accordance with Our privacy policy, and You also agree to Our use of cookies as described in Our privacy policy. To view Our privacy policy please click below.

<http://www.searchmycredit.co.uk/policy.html>

## **How to Contact Us**

If You have any questions or if You have any complaints, please contact Us. You can contact Us by e-mailing Us at [customerservice@searchmycredit.co.uk](mailto:customerservice@searchmycredit.co.uk), calling us on 0203 598 5198 or writing to us at 20-22 Wenlock Road, London, N1 7GU.

## **Hyperlinks to other websites**

To provide increased value to You, We may provide links to other websites or resources for You to access. You can choose whether or not to access these links. As You will appreciate, once You have left our website We are not responsible for the availability or content of these external websites or resources. We do not review or endorse the content of these websites. If You provide Your personal details to these external websites then the use of these personal details will be governed by the privacy policy of that website and not Our privacy policy.

## **Miscellaneous**

We shall be under no liability for any delay or failure to deliver the Search My Credit Services or otherwise perform any obligation under these Terms and Conditions if the delay or failure is caused by circumstances beyond Our reasonable control.

If any portion of these Terms and Conditions is held by any competent authority (such as a court) to be invalid or unenforceable (either wholly or in part) the validity or enforceability of the other portions of these Terms and Conditions shall not be affected.

These Terms and Conditions do not give anyone who is not a party to them any rights under the UK Contracts (Rights of Third Parties) Act 1999. This does not affect any rights or remedies of anyone else which exist or are available apart from that Act.

These Terms and Conditions and your use of the [searchmycredit.co.uk](http://searchmycredit.co.uk) website and Search My Credit Services shall be governed by the laws of England and Wales and You agree to submit to the exclusive jurisdiction of the courts of England and Wales.

You are entitled to request a paper copy of these Terms and Conditions from Us. If you wish to receive a paper copy You should send an email making the request to [customerservice@searchmycredit.co.uk](mailto:customerservice@searchmycredit.co.uk).

Updated April 2018