



Mr.MarkKaye

Equifax Credit Report

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About Consumer Protected Documents

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About Equifax

Equifax is a Credit Reference Agency (CRA). We hold information about you which is used by lenders and other companies to make decisions about (for example) whether they will offer you credit or not. This information is shown in this credit report.

Your credit report includes information used to verify your identity, which may be collected from public sources such as the electoral register. Your credit report also includes information relating to your financial standing, which we may have received from companies with whom you have a current or historic relationship, such as banks, telecoms providers and utility companies. Accessing your credit report will allow you to view the information that third parties such as lenders may see about you and review your financial commitments.

Below is summary information about how Equifax gathers and uses your personal information. Further information is available in the Equifax Information Notice (EIN) available at www.equifax.co.uk/ein.

In addition, Equifax in conjunction with the other credit reference agencies in the UK, Experian and TransUnion (formerly Call Credit), have also drafted a separate document detailing how each CRA commonly use and share personal data we receive about you and/or your business that is part of, or derived from, or used in credit activity. We have called this document the Credit Reference Agency Information Notice (CRAIN) and you can view it at www.equifax.co.uk/crain.

If you wish to have a copy of either notice posted to you, please contact our customer care team on the details below.

If you need to contact us

Online

If you need help with your credit report you can view our frequently asked questions or you can submit a query at www.equifax.co.uk/ask.

Post

You can write to us at **Equifax Limited, PO Box 10036, Leicester, LE3 4FS.**

Phone

Call us on **0800 014 2955*** or **0333 3214043**** Available 8am - 6pm, Monday to Friday (excluding 25th & 26th December).

*Calls are free from UK landlines and mobiles.

Calls from 03 numbers are charged at no more than local rate. The cost of calls may vary depending on your service provider. See **call charge information page. <https://www.gov.uk/call-charges>

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Mr. Mark Kaye's Equifax Credit Report

1. Personal Information

These are the addresses you entered as part of your initial application.

Current Address

3 ST PETERS CLOSE
KNAPTON
NORTH WALSHAM
NORFOLK
NR280TW

Previous Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Linked Addresses

Linked addresses are all the addresses that you have lived at where you have applied for or taken out a credit agreement or account with a service provider.

Addresses become linked when:

- You have provided a company your current and previous addresses and they do a credit search against them
- You tell a lender or service provider that you've moved - the next time they supply your account information to us the new and old addresses will be linked.

We keep address links for as long as they're considered relevant for credit referencing purposes.

LINKED ADDRESS 1

11 WESTGATE ROAD
BECKENHAM
KENT
BR3 5DT

2. Financial Associates

Associate Information

These are the people you are financially linked to, typically by a joint credit application or account. Lenders may view your data and your associates' data when making decisions on whether to grant you credit. Similarly lenders may view your data when your associates apply for credit.

Financial associate links stay on your Equifax Credit Report until their removal is requested. Once an account has been settled (closed) you can ask for the associate to be removed by contacting us or the account provider.

Surname	Title, First Name & Middle Initial
MORRISON	MISS TRACY A

Alias Information

These are other names that you may have been previously known as, for example a maiden name. We keep aliases for as long as they're considered relevant for credit referencing purposes.

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

3. Electoral Register

'The electoral register (sometimes called the 'electoral roll') lists the names and addresses of everyone who's registered to vote. There are two versions of the electoral register: the 'open register' and the 'full register'.'

For further information on the electoral register, see **Appendix A**.

This data has been provided by your local authority.

Electoral Register at Current Address

Surname	First Name & Middle Initial	Dates on Electoral Register	Changes	Date of Birth
KAYE	MARK P	2015 - 2025	N/A	N/A

Surname	First Name & Middle Initial	Dates on Electoral Register	Changes	Date of Birth
KAYE	MARK P	01/2015	Added at the address	N/A

Electoral Register at Previous Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Electoral Register at Linked Addresses

Linked Address 1

Surname	First Name & Middle Initial	Dates on Electoral Register	Changes	Date of Birth
KAYE	MARK	2008 - 2015	N/A	N/A

Surname	First Name & Middle Initial	Dates on Electoral Register	Changes	Date of Birth
KAYE	MARK	01/2015	Deleted at the address	N/A

4. Credit Agreements

This section shows information provided by financial lenders and other service providers such as utilities and telecoms companies that share information with Equifax. It includes details of existing and previous accounts and historical information about your repayments. Organisations typically update and supply this information to Equifax on a monthly basis and we retain the data for up to six years after an account has been settled (closed), written off or defaulted. Live accounts will remain on your Equifax Credit Report indefinitely. Not all organisations share data with Equifax so we may not have information on all your accounts.

Open Credit Agreements

Utilities Agreements

Communications Supplier from EE LIMITED (I)	
Account Number	XXXXXX1417
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974

Repayment Terms	N/A
Status	Up to date with payments
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	26/06/2013
Date Updated	12/11/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXX1417												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	0	0	0	0	0	0	0	0	0	0		
2024	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021											0	0

See **Appendix A** for explanatory information on payment statuses used above.

Communications Supplier from EE LTD BROADBAND (I)	
Account Number	XXXXXX2095
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Up to date with payments
Payment Frequency	Monthly

Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	28/07/2025
Date Updated	11/11/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXX2095												
	J	F	M	A	M	J	J	A	S	O	N	D
2025							0	0	0	0		

See **Appendix A** for explanatory information on payment statuses used above.

Banking Agreements

Basic Bank Account from CO-OPERATIVE BANK PLC(AMC-DOMESTIC) (I)	
Account Number	XXXXXXXXXXXXXXXX0906
Address On Agreement	11 WESTGATE ROAD BECKENHAM KENT BR3 5DT
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Inactive
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	24/06/2009
Date Updated	05/11/2025

Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXX0906												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	N	N	N	N	N	N	N	N	N	N		
2024	N	N	N	N	N	N	N	N	N	N	N	N
2023	N	N	N	N	N	N	N	N	N	N	N	N
2022	N	N	N	N	N	N	N	N	N	N	N	N
2021											N	N

See **Appendix A** for explanatory information on payment statuses used above.

Basic Bank Account from HSBC PLC (I)	
Account Number	XXXXXXXXXX9088
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Up to date with payments
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	17/01/2025
Date Updated	14/11/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	N/A

Supplementary Information	N/A
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Payment History/ Account Number: XXXXXXXXXXXX9088												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	0	0	0	0	0	0	0	0	0	0		
2024												

See **Appendix A** for explanatory information on payment statuses used above.

Current Account from BARCLAYS BANK (I)	
Account Number	XXXXXXXXXXXXXXXX122S
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Inactive
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	09/01/2012
Date Updated	11/11/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXXXXXX122S												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	N	N	N	N	N	N	N	N	N	N		
2024	N	N	N	N	N	N	N	N	N	N	N	N

2023	N	N	N	N	N	N	0	0	U	0	U	U
2022	0	0	U	0	0	0	0	U	U	N	N	N
2021											0	0

See **Appendix A** for explanatory information on payment statuses used above.

Current Account from BARCLAYS BANK (I)												
Account Number	XXXXXXXXXXXXXXXX0219											
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW											
Account Holder	MR MARK P KAYE											
Date of Birth	22/08/1974											
Repayment Terms	N/A											
Status	Inactive											
Payment Frequency	Monthly											
Credit Limit	N/A											
Start Balance	£0											
Current Balance	£0											
Default/Delinquent Balance	£0											
Start Date	25/02/2019											
Date Updated	11/11/2025											
Date last Delinquent	N/A											
Date Satisfied	N/A											
Default Date	N/A											
Supplementary Information	N/A											

Payment History/ Account Number: XXXXXXXXXXXXXXX0219												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	N	N	N	N	N	0	U	U	N	N		
2024	U	0	0	0	U	U	U	U	U	U	U	U
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021											0	0

See **Appendix A** for explanatory information on payment statuses used above.

Current Account from MONZO BANK LIMITED (I)	
Account Number	XXXXXXXXXXXX9209
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Up to date with payments
Payment Frequency	Periodically
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	02/07/2019
Date Updated	11/11/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXX9209												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	0	0	0	0	0	0	0	0	0	0		
2024	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021											0	0

See **Appendix A** for explanatory information on payment statuses used above.

Other Agreements

Insurance from ADMIRAL/DIAMOND/ELEPHANT/BELL (I)	
Account Number	XXXXXX2131
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	12 payments @ £24
Status	Up to date with payments
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£255
Default/Delinquent Balance	£0
Start Date	04/11/2020
Date Updated	27/11/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXX2131												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	0	0	0	0	0	0	0	0	0	0		
2024	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021											0	0

See **Appendix A** for explanatory information on payment statuses used above.

Closed Credit Agreements

Credit Card Agreement

Credit Card from BARCLAYCARD CENTRE (I)	
Account Number	XXXXXXXXXXXX4008
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£4,900
Default/Delinquent Balance	£4,900
Start Date	17/02/2019
Date Updated	20/05/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	26/04/2024
Payment Amount	£0
Previous Statement Balance	£4,900
Cash Advance Amount	£0
Number of Cash Advances During Month	0
Credit Limit Change	Decrease
Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXX4008												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	2	3	4	D								
2023	0	0	0	0	0	0	0	0	0	0	0	1
2022	0	0	0	0	0	0	0	0	0	0	0	0

2021	0	0	0	0	0	0	0	0	0	0	0	0
2020					0	0	0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from CABOT CREDIT MANAGEMENT GROUP LTD (I)	
Account Number	XXXX3367
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£12,510
Default/Delinquent Balance	£12,510
Start Date	14/06/2018
Date Updated	08/09/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	13/06/2024
Payment Amount	£0
Previous Statement Balance	N/A
Cash Advance Amount	N/A
Number of Cash Advances During Month	0
Credit Limit Change	No Change
Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXX3367
--

	J	F	M	A	M	J	J	A	S	O	N	D
2024						D						

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from CAPITAL ONE (EUROPE) PLC (I)	
Account Number	XXXXXXXX3633
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	£1,250
Start Balance	£0
Current Balance	£479
Default/Delinquent Balance	£479
Start Date	20/07/2015
Date Updated	03/04/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	09/03/2025
Payment Amount	£0
Previous Statement Balance	£479
Cash Advance Amount	£0
Number of Cash Advances During Month	0
Credit Limit Change	No Change
Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXX3633
--

	J	F	M	A	M	J	J	A	S	O	N	D
2025	5	6	D									
2024	0	0	0	0	0	0	0	0	1	2	3	4
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021				0	0	0	0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from LOWELL PORTFOLIO 1 LTD (I)	
Account Number	XXXXX7512
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£2,244
Default/Delinquent Balance	£2,055
Start Date	16/06/2017
Date Updated	06/11/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	11/03/2024
Payment Amount	£0
Previous Statement Balance	N/A
Cash Advance Amount	N/A
Number of Cash Advances During Month	0
Credit Limit Change	No Change

Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXX7512												
	J	F	M	A	M	J	J	A	S	O	N	D
2024			D									

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from LOWELL PORTFOLIO 1 LTD (I)	
Account Number	XXXXXX7070
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£9,582
Default/Delinquent Balance	£9,582
Start Date	08/04/2022
Date Updated	09/09/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	10/06/2024
Payment Amount	£0
Previous Statement Balance	N/A
Cash Advance Amount	N/A
Number of Cash Advances During Month	0
Credit Limit Change	No Change

Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXX7070												
	J	F	M	A	M	J	J	A	S	O	N	D
2024						D						

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from MBNA LTD - CREDIT CARD (I)	
Account Number	XXXXXXXXXXXX3526
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£12,510
Start Date	14/06/2018
Date Updated	13/06/2024
Date last Delinquent	N/A
Date Satisfied	13/06/2024
Default Date	13/06/2024
Payment Amount	£0
Previous Statement Balance	£0
Cash Advance Amount	£0
Number of Cash Advances During Month	0
Credit Limit Change	No Change

Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXX3526												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	3	4	5	6	D	D						
2023	0	0	0	0	0	0	0	0	0	0	1	2
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020							0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from PAYPAL ONLINE CREDIT (I)	
Account Number	XXXXXXXXXXXX7700
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Settled
Payment Frequency	Monthly
Credit Limit	£3,500
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£2,055
Start Date	13/08/2017
Date Updated	21/06/2024
Date last Delinquent	N/A
Date Satisfied	21/06/2024
Default Date	11/03/2024
Payment Amount	£0

Previous Statement Balance	£2,055
Cash Advance Amount	£0
Number of Cash Advances During Month	0
Credit Limit Change	No Change
Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXX7700												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	0	1	D	.	.	S						
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020							0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from Pulse (Amazon)	
Account Number	XXXXXXXXXXXXXXXX8242
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£4,191
Default/Delinquent Balance	£4,191
Start Date	14/08/2017
Date Updated	04/07/2024

Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	28/06/2024
Payment Amount	£0
Previous Statement Balance	£4,191
Cash Advance Amount	£0
Number of Cash Advances During Month	0
Credit Limit Change	Decrease
Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXX8242												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	2	3	4	5	6	D						
2023	0	0	0	0	0	0	0	0	0	0	0	1
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020							0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from TESCO BANK CARDS (I)	
Account Number	XXXXXXXXXXXX4811
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0

Current Balance	£5,430
Default/Delinquent Balance	£5,430
Start Date	23/09/2019
Date Updated	03/06/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	03/05/2024
Payment Amount	£0
Previous Statement Balance	£5,430
Cash Advance Amount	£0
Number of Cash Advances During Month	0
Credit Limit Change	Decrease
Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXX4811												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	2	3	4	5	D							
2023	0	0	0	0	0	0	0	0	0	0	0	1
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020						0	0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Credit Card from VANQUIS BANK (I)	
Account Number	XXXXXXXXXXXX4083
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974

Repayment Terms	N/A
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£243
Default/Delinquent Balance	£243
Start Date	28/02/2013
Date Updated	06/03/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	20/02/2024
Payment Amount	£0
Previous Statement Balance	£243
Cash Advance Amount	£0
Number of Cash Advances During Month	0
Credit Limit Change	No Change
Minimum Payment	No
Promotional Rate	No
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXX4083												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	3	D										
2023	N	N	N	N	N	N	N	N	0	0	1	2
2022	N	N	N	N	N	N	N	N	N	N	N	N
2021	0	0	0	0	0	0	0	0	0	0	0	N
2020			0	0	0	0	0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Hire Purchase Agreements

Hire Purchase from CLOSE MOTOR FINANCE LIMITED (I)

Account Number	XXXXXX9487
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	36 payments @ £0
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	18/07/2019
Date Updated	18/10/2022
Date last Delinquent	N/A
Date Satisfied	01/09/2022
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXX9487												
	J	F	M	A	M	J	J	A	S	O	N	D
2022	0	0	0	0	0	0	0	0	S			
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019							0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Hire Purchase from VOLKSWAGEN FINANCIAL SVCS LTD - CONS (I)	
Account Number	XXXXXXXXXXXX1975
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE

Date of Birth	22/08/1974
Repayment Terms	37 payments @ £220
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	18/02/2019
Date Updated	19/04/2022
Date last Delinquent	N/A
Date Satisfied	01/03/2022
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXX1975												
	J	F	M	A	M	J	J	A	S	O	N	D
2022	0	0	S									
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019		0	0	0	0	0	0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Hire Purchase from VOLKSWAGEN FINANCIAL SVCS LTD - CONS (I)	
Account Number	XXXXXXXXXXXX7031
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	60 payments @ £540
Status	Default
Payment Frequency	Monthly

Credit Limit	N/A
Start Balance	£0
Current Balance	£6,962
Default/Delinquent Balance	£24,462
Start Date	02/03/2023
Date Updated	03/12/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	03/10/2024
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXX7031												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	2	3	4	5	6	6	6	6	6	D		
2023			0	0	0	0	0	0	0	0	0	1

See **Appendix A** for explanatory information on payment statuses used above.

Loan Agreements

Loan from BETTERBORROW(I)	
Account Number	XXXXXX7Y5J
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	60 payments @ £180
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£7,800
Current Balance	£0
Default/Delinquent Balance	£6,497
Start Date	03/07/2022

Date Updated	31/01/2025
Date last Delinquent	N/A
Date Satisfied	31/01/2025
Default Date	27/03/2024
Supplementary Information	N/A

Payment History/ Account Number: XXXXX7Y5J												
	J	F	M	A	M	J	J	A	S	O	N	D
2025	S											
2024	0	0	D	.	.	.	.	.	.	.	.	.
2023				0	0	0	0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Loan from CABOT CREDIT MANAGEMENT GROUP LTD (I)	
Account Number	XXXX3032
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	60 payments @ £0
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£6,497
Default/Delinquent Balance	£6,497
Start Date	03/07/2022
Date Updated	22/04/2025
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	27/03/2024
Supplementary Information	N/A

Payment History/ Account Number: XXXX3032												
	J	F	M	A	M	J	J	A	S	O	N	D
2024			D									

See **Appendix A** for explanatory information on payment statuses used above.

Loan from CABOT CREDIT MANAGEMENT GROUP LTD (I)	
Account Number	XXXXX3251
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	60 payments @ £0
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£7,332
Default/Delinquent Balance	£7,332
Start Date	30/07/2021
Date Updated	09/10/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	07/03/2024
Supplementary Information	N/A

Payment History/ Account Number: XXXX3251												
	J	F	M	A	M	J	J	A	S	O	N	D
2024			D									

See **Appendix A** for explanatory information on payment statuses used above.

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Loan from CABOT CREDIT MANAGEMENT GROUP LTD (I)	
Account Number	XXXXX7125
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	36 payments @ £0
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£6,321
Default/Delinquent Balance	£6,321
Start Date	13/04/2022
Date Updated	09/10/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	07/03/2024
Supplementary Information	N/A

Payment History/ Account Number: XXXX7125												
	J	F	M	A	M	J	J	A	S	O	N	D
2024			D									

See **Appendix A** for explanatory information on payment statuses used above.

Loan from CLYDESDALE FINANCE (I)	
Account Number	XXXXXXXXXXXXX5392
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	24 payments @ £64

Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£1,409
Default/Delinquent Balance	£1,409
Start Date	17/09/2023
Date Updated	15/04/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	21/03/2024
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXX5392												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	2	3	D									
2023									U	0	0	1

See **Appendix A** for explanatory information on payment statuses used above.

Loan from CLYDESDALE FINANCE (I)	
Account Number	XXXXXXXXXXXX6133
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	20 payments @ £61
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0

Start Date	24/10/2020
Date Updated	10/07/2022
Date last Delinquent	N/A
Date Satisfied	04/07/2022
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXX6133												
	J	F	M	A	M	J	J	A	S	O	N	D
2022	0	0	0	0	0	0	S					
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020											U	0

See **Appendix A** for explanatory information on payment statuses used above.

Loan from CLYDESDALE FINANCE (I)	
Account Number	XXXXXXXXXXXX7679
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	24 payments @ £67
Status	Default
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£678
Default/Delinquent Balance	£678
Start Date	15/09/2022
Date Updated	15/04/2024
Date last Delinquent	N/A
Date Satisfied	N/A
Default Date	19/03/2024

Supplementary Information	N/A
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Payment History/ Account Number: XXXXXXXXXXXXX7679												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	2	3	D									
2023	0	0	0	0	0	0	0	0	0	0	0	1
2022									U	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Loan from TSB BANK PLC PERSONAL LOANS (I)	
Account Number	XXXXXXXX3894
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	48 payments @ £402
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	16/08/2017
Date Updated	17/10/2021
Date last Delinquent	N/A
Date Satisfied	07/09/2021
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXX3894												
	J	F	M	A	M	J	J	A	S	O	N	D
2021	0	0	0	0	0	0	0	0	S			

2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017										0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Loan from ZOPA LTD (I)												
Account Number	XXXXXXXXXXXXXXXX019B											
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW											
Account Holder	MR MARK KAYE											
Date of Birth	22/08/1974											
Repayment Terms	60 payments @ £258											
Status	Settled											
Payment Frequency	Monthly											
Credit Limit	N/A											
Start Balance	£11,000											
Current Balance	£0											
Default/Delinquent Balance	£7,332											
Start Date	30/07/2021											
Date Updated	12/08/2024											
Date last Delinquent	N/A											
Date Satisfied	12/08/2024											
Default Date	07/03/2024											
Supplementary Information	N/A											

Payment History/ Account Number: XXXXXXXXXXXXXXX019B												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	0	0	D	.	.	.	.	S				
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021											U	U

See **Appendix A** for explanatory information on payment statuses used above.

Loan from ZOPA LTD (I)	
Account Number	XXXXXXXXXXXXXXXXXA0F2
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK KAYE
Date of Birth	22/08/1974
Repayment Terms	36 payments @ £388
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£12,000
Current Balance	£0
Default/Delinquent Balance	£6,321
Start Date	13/04/2022
Date Updated	12/08/2024
Date last Delinquent	N/A
Date Satisfied	12/08/2024
Default Date	07/03/2024
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXXXA0F2												
	J	F	M	A	M	J	J	A	S	O	N	D
2024	0	0	D	.	.	.	.	S				
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022								U	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Leasing Agreements

Rental from VOLKSWAGEN FINANCIAL SVCS LTD - CONS (I)

Account Number	XXXXXXXXXXXX8749
Address On Agreement	3 ST PETERS CLOSE KNAPTON NORTH WALSHAM NORFOLK NR280TW
Account Holder	MR MARK P KAYE
Date of Birth	22/08/1974
Repayment Terms	48 payments @ £357
Status	Settled
Payment Frequency	Monthly
Credit Limit	N/A
Start Balance	£0
Current Balance	£0
Default/Delinquent Balance	£0
Start Date	12/03/2019
Date Updated	03/05/2023
Date last Delinquent	N/A
Date Satisfied	02/03/2023
Default Date	N/A
Supplementary Information	N/A

Payment History/ Account Number: XXXXXXXXXXXXXXX8749												
	J	F	M	A	M	J	J	A	S	O	N	D
2023	0	0	S									
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019				0	0	0	0	0	0	0	0	0

See **Appendix A** for explanatory information on payment statuses used above.

Attributable Data

Attributable data is information that we believe may relate to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does relate to you before it is used in a lending decision. Attributable data is often shown when there are similar names or dates of birth at the same address.

Open Credit Agreements

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Closed Credit Agreements**No data present**

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

5. Court and Other Public Records

The government makes court judgments and other decrees and orders publicly available through statutory public registers.

For further information on court and other public records, see **Appendix A**.

Public Records at Current Address**No data present**

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Public Records at Previous Addresses**No data present**

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Public Records at Linked Addresses**No data present**

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

6. Notice of Correction

This is a statement of up to 200 words that explains any information on your credit report that isn't necessarily wrong but could give lenders a misleading impression. For example, an explanation of missed repayments due to an unexpected event such as a relationship break-up, unemployment or ill health. Once added, a Notice of Correction will stay on your Equifax Credit Report for six years or until you ask us to remove it.

Equifax may occasionally use this section to add further details about a court entry in your name or to advise that an entry on the credit report is in query or under dispute. We will remove these once your query or dispute is closed.

Current Address

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Previous Addresses**No data present**

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Linked Addresses**No data present**

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

7. Searches

When you apply for credit and other services your Equifax Credit Report may be searched. Common reasons are to confirm your identity, provide a quotation for finance or when you apply for credit. Searches will be recorded on your Equifax Credit Report but we don't record whether a credit application was accepted or declined.

We refer to credit application and debt collection searches as hard searches. They are visible to lenders and other service providers when they view your Equifax Credit Report. Soft searches are only visible to you.

Debt collection searches remain on your Equifax Credit Report for two years, and credit application searches for one year. Soft searches such as quotation and identity verification searches remain on your report for one year. Other soft searches may be removed after three months.

For further information on searches, see **Appendix A**.

Hard Searches

Current Address

28/07/2025			BTG (BT, EE, PLUSNET)	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Credit Application	No

Previous Addresses**No data present**

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Linked Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Soft Searches

Current Address

02/12/2025			EQUIFAX CONSUMER	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Authentication Check	No

26/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

26/11/2025			OPOS LIMITED	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Trace Enquiry	No

19/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

12/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

05/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

29/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

22/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

15/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

08/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

01/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

24/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

17/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

15/09/2025			EUI LIMITED T/A ADMIRAL	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Insurance Quotation	No

10/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

03/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

27/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

20/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

14/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

10/08/2025			HASTINGS INSURANCE SERVICES LTD	

Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	N/A	No

06/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

31/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

24/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

17/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

10/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

02/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

25/06/2025			CLEARSCORE TECHNOLOGY LTD	

Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

18/06/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

11/06/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

04/06/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

28/05/2025			BW LEGAL	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	N/A	Trace Enquiry	No

28/05/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

21/05/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

14/05/2025			CLEARSCORE TECHNOLOGY LTD	

Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

12/05/2025			EUI LIMITED T/A ADMIRAL	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Insurance Quotation	No

27/03/2025			BW LEGAL	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	N/A	Trace Enquiry	No

20/03/2025			GB GROUP-TIDE PLATFORM LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	ID Check To Comply With ML Regs	No

20/03/2025			GB GROUP-TIDE PLATFORM LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	ID Check To Comply With ML Regs	No

20/03/2025			GB GROUP-TIDE PLATFORM LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	ID Check To Comply With ML Regs	No

19/02/2025			WESCOT CREDIT SERVICES	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application

KAYE	MARK	22/08/1974	Trace Enquiry	No
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19/02/2025			WESCOT CREDIT SERVICES	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Trace Enquiry	No

08/02/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Credit Quotation	No

08/02/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Consumer Enquiry	No

08/02/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Identity Verification	No

11/01/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Consumer Enquiry	No

28/12/2024			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Credit Quotation	No

28/12/2024			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application

KAYE	MARK	22/08/1974	Identity Verification	No
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14/12/2024			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Consumer Enquiry	No

25/09/2024			WESCOT CREDIT SERVICES	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Trace Enquiry	No

Previous Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Linked Addresses

Linked Address 1

02/12/2025			EQUIFAX CONSUMER	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	N/A	No

26/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

19/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

12/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

05/11/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

29/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

22/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

15/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

08/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

01/10/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

24/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

17/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

15/09/2025			EUI LIMITED T/A ADMIRAL	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	N/A	No

10/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

03/09/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

27/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

20/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

14/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

06/08/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

31/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

28/07/2025			BTG (BT, EE, PLUSNET)	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	N/A	No

24/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

17/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

10/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

02/07/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

25/06/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

18/06/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

11/06/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

04/06/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

28/05/2025			BW LEGAL	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	N/A	N/A	No

28/05/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

21/05/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

14/05/2025			CLEARSCORE TECHNOLOGY LTD	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK P	22/08/1974	Consumer Enquiry	No

12/05/2025			EUI LIMITED T/A ADMIRAL	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	N/A	No

08/02/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Credit Quotation	No

08/02/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Consumer Enquiry	No

08/02/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	N/A	No

11/01/2025			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Consumer Enquiry	No

28/12/2024			ZOPA	
Surname	Forename &	Date of birth	Search Type	Joint

	Middle Initial			Application
KAYE	MARK	22/08/1974	Credit Quotation	No

28/12/2024			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	N/A	No

14/12/2024			ZOPA	
Surname	Forename & Middle Initial	Date of birth	Search Type	Joint Application
KAYE	MARK	22/08/1974	Consumer Enquiry	No

8. Property Valuation

We obtain property purchase information from HM Land Registry for England and Wales and Registers of Scotland.

- HM Land Registry does not provide purchaser names. We retain records dating back to April 2000.
- Registers of Scotland information does include the purchasers name and addresses. We retain records dating back to June 2003.

Whilst we retain this public register information indefinitely, we only show property valuation information for your current address.

Property Valuation of Current Address

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

9. Gone Away Records

The Gone Away Information Network (GAIN) is a database of people with overdue outstanding debts who've moved without giving their lender a forwarding address. Data from GAIN, including the person's old addresses and any known new addresses may be recorded on an individual's credit report.

Equifax holds records on behalf of the GAIN organisation and this information is only made available to companies who are members of GAIN. GAIN data is obtained from lenders, and additional address data is obtained from Royal Mail.

Equifax no longer receives GAIN information but we have historic records dating back up to six years.

Gone Away Records at Current Address

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Gone Away Records at Previous Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Gone Away Records at Linked Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

10. CIFAS - UK Fraud Prevention Service

Equifax and the other credit reference agencies are members of Cifas (www.cifas.org.uk), an organisation that collects and shares data about suspected fraud.

When an organisation believes it has detected fraud or an attempted fraud, it may put a Cifas marker on the relevant person's credit file to warn other lenders this identity may have been used fraudulently. This highlights that further identity checks should be performed which helps to prevent any further fraud and protect innocent consumers.

Individuals can also register for Protective Registration directly with Cifas if they have been a victim or believe they may be at risk of fraud. More information about Cifas is available at www.cifas.org.uk.

The Cifas warnings that might appear on your credit report relate to Victim of Impersonation or Protective Registration.

Cifas may record your information for other purposes which won't be shown on your Equifax Credit Report. To view the full information recorded about you on their database you need to make a Data Subject Access Request directly to Cifas.

For further information on Cifas, see **Q & A** section.

CIFAS Records at Current Address

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

CIFAS Records at Previous Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

document.

CIFAS Records at Linked Addresses

No data present

There is no data present in this section. If you think there should be information included in your credit report relevant to this category, please contact us using the details provided on page 3 of this document.

Q&A

What do we use personal data for?

Equifax uses personal data for the following reasons. These are explained in more detail in Section 2 of the Equifax Information Notice at www.equifax.co.uk/ein.

- Credit reference agency processing (including the below activities)
 - Credit reporting and affordability checks
 - Verifying data like identity, age and residence, and preventing and detecting criminal activity, fraud and money laundering
 - Account management
 - Tracing and debt recovery
 - Screening
 - Statistical analysis, analytics and profiling
- Fraud prevention agency processing
- Marketing services processing
 - Prospecting – contact and attribute data
 - Marketing to a client's existing customers
 - Data accuracy
 - Marketing data linking
 - Profiling
- General information services processing
- Database activities (data loading, data matching, data linking, systems and product testing)
- Other uses with your permission
- Uses as required by or permitted by law

What are our grounds for handling personal data?

Most of the data processed by Equifax is done so based on 'Legitimate Interests', a defined condition for processing data. The Legitimate Interests pursued by Equifax include the promotion of responsible lending, prevention and detection of crime and fraud, verifying identity, supporting tracing and collections and complying with legal and regulatory requirements. Our marketing services data is processed to conduct, manage and grow our business, to help organisations to market more effectively and support our clients' interest in finding new customers or making sure they offer appropriate products and services to existing customers through their marketing activities.

Equifax use of this personal data is subject to an extensive framework of safeguards that help make sure that individuals' rights are protected. These safeguards help sustain a fair and appropriate balance to ensure Equifax credit referencing, fraud prevention and marketing services activities don't override the interests, fundamental rights and freedoms of data subjects.

Equifax also process some data, particularly for marketing services, where an individual has given consent to the processing for one or more specific purposes.

Do we make decisions about you or profile you using personal data?

Equifax doesn't tell a lender if it should offer you credit – this is for the lender to decide. CRAs provide data and analytics that help lenders make decisions about lending. However, when

requested, we do use the data we obtain to produce credit, risk, fraud, identity, affordability, screening, collection and/or insolvency scores and credit ratings.

Please refer to CRAIN for more details on this: www.equifax.co.uk/crain.

What kinds of personal data do we use and where do we get it from?

The information used to create your Equifax Credit Report and where we obtain it from is explained within your credit report on the following pages. More detailed information about the different types and sources of data we receive is set out at www.equifax.co.uk/ein and www.equifax.co.uk/crain.

Who do we share personal data with?

In the most part, Equifax shares data with members of the Equifax credit data sharing arrangement, typically banks, building societies, other lenders and credit providers like mobile phone and utilities companies. Equifax also shares data with fraud prevention agencies, resellers/distributors, marketing services clients, public bodies, law enforcement and regulators and other companies within the Equifax group.

Equifax also uses other trusted organisations to perform tasks on its behalf. A full list of the types of processors and their locations is included in the Equifax Information Notice, section 5 at www.equifax.co.uk/ein.

Where is personal data stored and sent?

Equifax Limited is based in the UK. We maintain our primary databases here on encrypted services at a secure physical location. Equifax also has operations elsewhere inside and outside the European Economic Area (EEA) and personal data may be accessed by or transferred to Equifax Group companies or service providers. In both cases, the processing of personal data in those locations is protected by European data protection standards.

While countries in the EEA all ensure a high standard of data protection law, some parts of the world may not provide the same level of legal protection when it comes to personal data. As a result, when Equifax does send personal data outside the EEA, we will make sure suitable safeguards are in place in accordance with European data protection requirements, to protect the data. We achieve this by putting in place a contract with the recipient containing terms approved by the European Commission as providing a suitable level of protection. These contract terms are commonly referred to as 'Model Clauses'.

How long is personal data kept for?

The length of time we hold different categories of data will vary; however, for the most part, Equifax holds data while there's a continuing need to keep it. This will depend on the purpose for which the data is processed and the continued relevance of that data for credit referencing or other purposes. Your credit report will include information on how long we keep different types of data.

What can I do if my personal data is wrong?

When Equifax receives personal data, we perform lots of checks on it to try and detect any defects or mistakes. Ultimately, we often rely on the suppliers to provide accurate data. If you think that any personal data Equifax holds about you is wrong or incomplete, you have the right to challenge it. It's worth knowing that Equifax won't always have the right to change the data without permission from the organisation that supplied it, so we will need to take reasonable steps to check the data first, such as asking the organisation that supplied it to check and confirm its accuracy.

If the data does turn out to be wrong, Equifax will update its records accordingly. If we still believe the data is correct after completing our checks, we'll continue to hold and keep it - although you can ask us to add a note to your file indicating that you disagree or providing an explanation of the circumstances.

If you're concerned about incorrect information on your Equifax Credit Report, you can ask us to investigate it by raising a data dispute at www.equifax.co.uk/ask.

Can I object to the use of my personal data and have it deleted?

You have the right to lodge an objection about the processing of your personal data to Equifax.

Whilst you have complete freedom to contact Equifax with your objection at any time, you should know that under the General Data Protection Regulation (GDPR), your right to object doesn't automatically lead to a requirement for processing to stop, or for personal data to be deleted.

Because of the importance of the credit referencing industry to the UK's financial system and the important purposes the personal data is needed for (like supporting responsible lending, and preventing over indebtedness, fraud and money laundering), it will be very rare that the CRAs do not have compelling, overriding grounds to carry on using the personal data following an objection. In many cases, it won't be appropriate for the CRAs to restrict or to stop processing or delete bureau data, for example, where the result would be to hide a poor credit history that could enable a person or organisation to get credit they otherwise wouldn't be eligible for.

You do have the right at any time to stop Equifax (in our capacity as a marketing data broker) using your marketing information in relation to its marketing services activities under consent. You also have the right to request your marketing data be removed from our marketing services data where it has been provided under consent.

You can make a request for Equifax to delete data held for you by contacting us at www.equifax.co.uk/ask.

Can I restrict what Equifax does with my personal data?

In some circumstances, you can ask Equifax to restrict how we use your personal data. Your rights are set out at Article 18 of the GDPR. This is not an absolute right and your personal data may still be processed with your consent, for the establishment, exercise or defence of legal claims, for the protection of the rights of another natural or legal person or for reasons of public interest. Equifax will consider and respond to requests we receive, including assessing the applicability of these exemptions.

Please note that given the importance of complete and accurate credit records, for purposes including for responsible lending, it will usually be appropriate to continue processing credit report data – in particular, to protect the rights of another natural or legal person, or because it's an important public interest of the union or member state.

Who can I complain to if I'm unhappy about the use of my personal data?

Equifax works hard to give you the best possible service. We try to make it as easy as possible for you to share your concerns with us and we want you to be happy with how we handle them. If you have a complaint, please contact our Complaints Team. Full contact details and the Equifax complaints procedure can be found in Appendix C of this document. Our complaints procedure will also provide information about how to make a complaint to the Financial Ombudsman Service or the Information Commissioner's Office.

Attributable data shown in your credit report

Attributable data is information that we believe may relate to you but cannot be definitely identified as yours. A lender can see this data, but should obtain proof that it does relate to you before it is used in a lending decision. Attributable data is often shown when there are similar names or dates of birth at the same address.

Impersonation

Identified on a credit report as "Category 2: Victim of Impersonation" - Use, by another person, of this name and personal details. When a Cifas member organisation identifies a fraud where an innocent party has been impersonated, a warning with the details of the innocent individual linked to the application or facility base using those details will see the Cifas warning "Cifas - Do Not Reject - Validation Required". This reminds the Cifas Member (e.g. the lender or service provider) that extra precautions must be taken before approving a new application for a financial product or service, or

closing an existing account. The extra checks are to ensure that the applicant/application/account holder is genuine, thus protecting the individual from further fraud.

Appendix A

Electoral Register (extended notes)

The electoral register (sometimes called the 'electoral roll') lists the names and addresses of everyone who's registered to vote. There are two versions of the electoral register: the 'open register' and the 'full register'.

Lenders and other organisations use the information from the electoral register to confirm your identity when you make an application for credit. The electoral register shows your name, address and how long you have been registered at that address. This provides an easy way to check both personal information and how stable you are in terms of residence.

The 'open register' is available to anyone who wants to buy a copy and is often used for direct marketing. If you do not want your details to be used for marketing purposes, you can contact your local council to request that you are put on the full version and opted out of the 'open register'.

Equifax obtains both versions on a monthly basis from each Electoral Registration Office and supplies it to our clients for lending, identity verification and marketing purposes. We keep this information indefinitely and hold records back to 1983.

Further information about the electoral register can be found at www.gov.uk. If you live on the Isle of Man visit www.gov.im. At the moment, local authorities in Jersey and Guernsey do not give electoral register details to credit reference agencies. If you'd like to update your electoral register details, you can ask your local parish official to complete the Jersey Electoral Register Confirmation form for you and send it to us.

Court information and other public records (extended notes)

Court Judgments

The government makes court judgments and other decrees and orders publicly available through statutory public registers.

These are maintained by Registry Trust Limited, which also supplies the data on the registers to Equifax and other credit reference agencies.

We obtain data about court judgments that may include the name of the court, the nature of the judgment, how much money was owed, and whether the judgment has been satisfied.

Generally, court judgments and other decrees and orders are kept on credit files for six years from the date of the judgment, decree or order. But, they can be removed if the debt is repaid within one calendar month of the original date or if the judgment is set aside or recalled by the courts.

Bankruptcies, Individual Voluntary Arrangement (IVAs), debt relief orders and similar events

Information about bankruptcies, Individual Voluntary Arrangements and other insolvency-related events and arrangements are usually kept on credit files for six years from the date they begin. This period is extended if they last longer than six years. Some data, such as bankruptcy restrictions orders, can also remain on the credit file for longer than six years.

We obtain this data from The Insolvency Service, the Accountant in Bankruptcy, The Stationary Office and Northern Ireland's Department for the Economy – Insolvency Service and also the London, Belfast and Edinburgh Gazettes. Business bankruptcies data are obtained from the London, Belfast and Edinburgh Gazettes.

Although the start of these events is automatically reported to Equifax and other credit reference agencies (CRAs), the end (such as a discharge from bankruptcy or completion of an IVA) might not be. People are advised to contact the CRAs when this happens to make sure their credit files are updated accordingly.

Search Information (extended notes)

Does a search affect my 'credit status'?

When lenders look at your credit report, they can see any previous credit application searches. They may use this information when reviewing your application. Too many searches in a short period of time may be viewed negatively as it could be an indication that you're overstretching yourself or that fraud has taken place. Quotation and identity verification searches won't affect your 'credit status'.

What can I do if I believe search information is recorded incorrectly?

If you think that there is incorrect information on your Equifax Credit Report, you can raise a dispute on it by contacting us. We'll manage the dispute with the company that has supplied the data on your behalf. See the About Equifax section for contact details or visit www.equifax.co.uk/help for more information.

Credit Agreement Explanatory descriptions	
Code	Description
.	No update received
0	Up to date with payments
1	1 payment in arrears
2	2 payments in arrears
3	3 payments in arrears
4	4 payments in arrears
5	5 payments in arrears
6	6 or more payments in arrears
A	Moderate arrears
B	Bad arrears
I	Arrangement to pay
S	Settled or Satisfied
U	No payment due yet or unclassified
R	Repossession
D	Default
Q	Query (account is under review)
G	Gone away
N	Inactive
Z	Never taken up
V	Goods voluntarily surrendered
W	Written off
X	Transfer

Account Management Details	
Previous Balance	The balance shown on each monthly statement
Payment Amount	The amount paid during each billing period
Minimum Payment	Minimum payment received for the month
Promotional Rate	Indicator Promotional activity on the account during the

	month
Cash Advance Value	The total value of cash advances in each billing period
Cash Advance Count	The total number of cash advances during the month
Credit Limit Change	Change to the Credit limit on account during the billing period

Appendix B

YOUR RIGHTS UNDER SECTION 159 OF THE CONSUMER CREDIT ACT 1974 AND UNDER THE DATA PROTECTION ACT 2018, IF YOU THINK ANY ENTRY IN OUR FILE IS WRONG

This statement of your rights is provided by Equifax Limited together with all the information we hold about you on our files. Contact us at www.equifax.co.uk/ask or **Equifax Limited, PO Box 10036, Leicester, LE3 4FS**. Or call **0800 014 2955*** or **0333 321 4043**** from 8am - 6pm, Monday to Friday (excluding 25th & 26th December).

*Calls are free from UK landlines and mobiles. **Calls from 03 numbers are charged at no more than local rate. The cost of calls may vary depending on your service provider. See **call charge information page**.
<https://www.gov.uk/call-charges>

Your rights are as follows -

If you think that any of the information we have sent you is wrong and that you are likely to suffer because it is wrong, you can ask us to correct it or remove it from our file.

You need to tell us what you want us to do. You should explain why you think the information is wrong. You can apply to have a note of correction added to your Equifax Credit Report at www.equifax.co.uk/ask or you can also write to us at **Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS**.

Once you tell us, we have to reply in writing within 28 days.

Our reply will tell you whether we have corrected the information, removed it from our file or done nothing. If we tell you that we have corrected the information, you will get a copy of your report.

If our reply says that we have reviewed the information and determined that no change should be made, or if we fail to reply within 28 days, or if we correct the information but you are not happy with the correction, you can write your own note of correction and ask for it to be included on our file.

To do this, you will need to write to us within 28 days of receiving our reply. If you did not get a reply from us and you want the information we sent you to be corrected, you will need to contact us within 8 weeks of when you first contacted us in which you asked us to correct the information or remove it from our file.

You will need to-

- include the note of correction you have written. It must not be more than 200 words long and should give a clear and accurate explanation of why you think the information is wrong. If the information is factually correct but you think it creates a misleading impression, your note of correction can explain why.
- ask us to add your note of correction to our file and to include a copy of it whenever we give anyone any of the information you think is wrong or any information based on it.

If we accept your note of correction, we have to tell you in writing within 28 days that we are going to add it to our file.

If we think it would be wrong to add your note of correction to our file, we have to apply for a ruling from the Office of the Information Commissioner.

If we think your notice of correction is incorrect, defamatory (affecting someone's reputation), frivolous or scandalous, or is for any other reason unsuitable for publication, Equifax must pass the notice to the Information Commissioner. The Commissioner will then make an order to say what notice, if any, should be added to your credit reference file.

See below for who the Information Commissioner is and how to make a complaint.

If we have not contacted you within 28 days of receiving your note of correction, or if we have contacted you telling you that we are not going to add your note of correction to our file, you can appeal to the Information Commissioner.

If you want to do this, you will have to write to the following address -

First Contact Team Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Telephone: **0303 123 1113**

Fax: **01625 524510**

Email: **casework@ico.org.uk**

When you write, you must give the following details -

- your full name and address
- your name and address
- details of the information you think is wrong, including -
 - why you think it is wrong,
 - why you think you are likely to suffer because it is wrong, and
 - an indication of when you sent us your note of correction.

It would be helpful to the Commissioner if you could include a copy of your note of correction.

Before deciding what to do, the Commissioner may ask us the basis for our decision and send us a copy of your letter. In return, you will be sent any comments we make. The Commissioner can make any order she thinks fit when she has considered your appeal. For example, she can order us to accept your note of correction and add it to our file.

If at any stage we fail to correct or remove wrong information, you can ask the Information Commissioner to check whether we are meeting the requirements of the Data Protection Act 2018.

The Data Protection Act 2018 requires us to take reasonable steps to check the accuracy of personal information. If you think we have failed to correct or remove wrong information about you, you have the right to ask the Information Commissioner, at the above address, to check whether our dealing with your information has met this requirement.

Important Note:

The various time limits referred to in this statement (mostly 28 days) start from the day following receipt and end with the day of delivery. That means (for example) that if you have 28 days to reply to a letter from us, the period starts with the day after you receive our letter; and you then have to make sure that your reply is delivered to us no later than 28 days from that date. In order to avoid the risk of losing your rights you should therefore allow for postal delays.

Appendix C

What's the Equifax complaints procedure?

We work hard to give you the best possible service. Sometimes, though, we don't get things right the first time. If you're not happy with the service you're receiving, please tell us so that we can put things right as soon as possible. We try to make it as easy as possible for you to share your concerns with us and we want you to be happy with how we handle them.

Is it a complaint or dispute?

If you think that there is incorrect information on your Equifax Credit Report you can contact us to raise a dispute. Otherwise, here's how to contact us about any complaints that aren't related to incorrect information on your Equifax Credit Report.

How and where to complain

You can let us know about your complaint and how you've been impacted by using any of the contact details below.

Online

If you already have a Support Account with us, you can submit your complaint when you login. If you don't have a Support Account with us, you can submit your complaint through an online form.

Phone

To speak to us and **raise your concerns**, please call **0800 014 2955*** or **0333 321 4043****. Available 8am - 6pm, Monday to Friday (excluding 25th & 26th December).

*Calls are free from UK landlines and mobiles. **Calls from 03 numbers are charged at no more than local rate. The cost of calls may vary depending on your service provider. See **call charge information page**. <https://www.gov.uk/call-charges>

Email

You can email us at **complaints@equifax.com**.

Post

You can write to us at this address: Customer Care Team Equifax PO Box 10036 Leicester LE3 4FS If you are an existing customer, we'll be able to process your query quicker if you include your Equifax Credit Report reference number.

What happens next?

We aim to resolve complaints as soon as possible, but if we are unable to resolve your complaint within 5 working days of receipt, we will contact you to let you know. It is possible we may need further information from you, if this is the case we will contact you directly using the contact details we have on file. Once the investigation is completed we will contact you to confirm our findings.

Although the regulator allows us up to 56 days to resolve complaints, we will always aim to ensure we resolve all concerns as soon as possible. If we are unable to resolve your complaint within this timeline, we will write to you to let you know why and when you can expect our final decision. At this point you will also have the right to take your complaint to the Financial Ombudsman service if you want and their contact details will be included in the e-mail or letter we will send to you.

How to take your formal complaint further

If we've sent you our final response or it's been more than eight weeks since you made your complaint, you may be able to ask the Financial Ombudsman Service to investigate this for you. Its contact details are below.

Post: Financial Ombudsman Service Exchange Tower London E14 9SR

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>

If you have any concerns about the way we handle your data, you can contact the Information Commissioner's Office. You can contact the ICO at <https://ico.org.uk/global/contact-us/>.