

About your application and credit scoring

What do we share with a credit reference agency when you apply?

Santander shares information on a lawful basis with the credit reference agencies under legitimate interest.

The information you provide is shared to one or more credit reference agencies. We do this so other creditors can see how you manage your accounts, and in return we can see what information they hold about you.

You consent to this by signing the data declaration statement when signing the terms and conditions on the account agreement.

Santander shares information with Experian, Equifax & TransUnion. If your application is successful, we will continue to provide regular updates to the credit reference agencies about you, and your account performance.

What is a credit reference agency?

A credit reference agency is an independent business that hold information about you. Such as, previous financial performance, credit searches, and your current financial commitments.

The credit reference agencies don't make lending decisions. The information provided assists lenders in making a lending decision.

What information does a credit reference agency provide?

The credit reference agencies provide 2 forms of information:

Public Information:

- Voters Roll (Electoral Register)
- Country Court Judgements & Scottish Decrees.
- Bankruptcy, Individual Voluntary Arrangements & other debt relief programmes.

Private Information:

- Fraud Prevention Data (CIFAS)
- Default information, including property repossession, within 6 years of the application date
- Missed payment and arrangement information, within 6 years of the application date
- Closed/Settled credit accounts, within 6 years of the application date
- Applications search footprint, up to 2 years from the application date
- Name and alias information, names you may have been known by
- Financial association data, someone you have had a joint credit account with
- Address history, current and previous addresses

What do Santander do with the information from the credit reference agencies?

The information is used alongside information we hold to decide if we are able to offer you an account. We will decide how much we can lend (if applicable).

What if my application was declined?

Applications aren't always declined because of adverse credit. We also consider how much credit you have access to as well as public and private records.

We'll send you a letter with information on how to find out more about why we declined an application.

How do I appeal a decision?

If you don't think the decision is correct, we recommend that you check your credit file first.


An appeal should only be made where you have additional information that was not provided, or available when making the application.


We'll give you a letter with our decision. If you want to appeal a decision, you should write to the Santander address on the letter or follow the guidance on the letter.


How do I check my credit file?


You can view your credit file online with Experian, Equifax, or TransUnion.


You can also ask for a free statutory report online or by post with the credit reference agencies. You need to download a 'Statutory Credit Report Form' from their website, if using the postal option.


 Experian LTD
Customer Support Centre
PO Box 8000,
Nottingham,
NG80 7WF


 **0800 013 8888**


 experian.co.uk

 Equifax LTD
Customer Service Centre
PO Box 10036
Leicester LE3 4FS

 **0800 014 2955**

 equifax.co.uk

 TransUnion
Consumer Services
TransUnion, PO Box 491,
Leeds, LS3 1WZ

 **0330 024 7574**

 transunion.co.uk

Or, you can use one of the following free services to see your credit file:

ClearScore:

Website: clearscore.com

Credit Karma:

Website: creditkarma.co.uk

Check My File: (30-day free trial)

Website: checkmyfile.com

What if there is incorrect information on my credit file?

If there's information you think is wrong, you can contact the company that shared the information to challenge why it might be wrong. After a review, the company will either change the information or keep it the same.

You can also raise a dispute through credit reference agency websites.

Do we use the credit reference agencies for any other purpose?

We use information from the credit reference agencies, with other information to prevent crime, fraud, money laundering, and confirm an individual's identity.

We'll:

- Share information about your account performance, financial management and yours and any joint account holder's personal information.
- Share information about your mortgage or other accounts to a credit rating agency, to enable it to issue a credit rating on our behalf.

What are my rights to access any information held about me?

You have the right under data protection legislation to see certain records we hold about you. This is known as a subject access request and a booklet called Using My Personal Data which explains your rights is available from any branch.

However, subject access requests are not designed to deal with general queries that you may have about your account.

If, for example, you want to find out some specific information about your account, you should contact us. We aim to provide you with the information you require without you having to make a subject access request.

Details of how you can obtain a copy of the information held about you by a credit reference agency are given above.

Financial support & debt advise

We've partnered with PayPlan who offer free, independent advice, over the phone or online.

PayPlan:

Telephone: **0800 280 2816**

Website: **payplan.com**

Payplan can help you cut your costs and reduce the amount you're paying towards bills. They can also complete a benefits check to make sure you're getting all benefits you're entitled to.

There's other help and support available from organisations, you can find more information on our website by searching 'independent help and support'

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats) for more information, ask us in branch or give us a call.
