

SAMPLE REPORT – The information in this report is fictitious and is to be used for training and educational purposes only.

Our reference: 00000000/A1 (Please quote on all correspondence)

Date of report: 1 December 2008

Consumer Help Service PO Box 9000 Nottingham NG80 7WP

RR00000 MRS JESSICA SOMEBODY 186, HIGH STREET ANYTOWN MIDSHIRE A12 4CD

DEAR MRS SOMEBODY

Your Credit Report

Thank you for your recent application for a credit report. This includes all the information that we hold about you at the addresses shown on page 2 of your report.

If you need to get in touch about the information on your report, please remember to quote the reference number at the top of this page. Please also provide the number of each item you are querying (these are printed directly above the item they relate to, e.g., E1, C4, P2). Information may be printed on both sides of the paper.

We have included a leaflet explaining the different types of information that may be included in your report and the steps you should take if you have any questions. Please use this leaflet to answer your queries. Most of the information we hold about you has been sent to us by companies with which you have a financial relationship or have had in the past.

Your credit report has been updated to include any other names you have been known by and with links to previous addresses. If any of this information is wrong and you believe it should be changed please contact us. The enclosed leaflet explains how to do this. Our records will also show that you made a request for your credit report. This information will not be seen by companies searching your credit report but will be shown on any reports you ask for in the future.

If you have any questions about the information companies have given to us, you may wish to get in touch with them because we need their authorisation to make changes to your report. A list of useful addresses is included at the back of your report.

Consumer Help Service

PS The quickest way to get help with your report is to call our helpdesk on **0844 481 8000** or log onto our website **www.experian.co.uk**. Click on Consumer Advice and visit Your Credit Report Help Centre.

Application details

These are the details you gave us when you asked for your report. We have used this information to produce your report.

Name: MRS JESSICA SOMEBODY

Your date of birth: 09/10/1972

Other names you have been known by:

People you are financially connected to

MISS JESSICA ANYBODY

MR SIMON R SOMEBODY

Date of birth: 02/05/1974

Address details:

Present: 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Other: 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Electoral roll information

This shows the dates that your name was registered on the electoral roll and the addresses you were recorded at. There is more information about the electoral roll in the explanatory leaflet.

Present Address



SOMEBODY JESSICA From 10/2004 to present

Other address/es

E2 Local authority ANYTOWN LA

1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

ANYBODY JESSICA From 1982 to 10/2004

Aliases

Aliases are created when lenders tell us of other names you have been known by or when you tell us of other names you have used. Your credit report will include information recorded in these other names at the addresses you gave us when you applied for your report.

S1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of Birth 09/10/1972

Also known as MISS JESSICA ANYBODY

Confirmed by BOODLES BANK PLC on 18/05/07

Aliases continued

S1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of Birth 09/10/1972

Also known as MISS JESSICA ANYBODY

Confirmed by EXPERIAN CREDIT REPORT (2) on 09/03/07

This information was provided to us as part of report application or from information given after receiving a credit report

Financial associations

Financial associations show details of anyone you are financially connected to. Financial connections are created by joint accounts, joint applications, joint court judgments or from information you have given to us. When you apply for credit a lender may take into account financial information about people you are financially connected to.

L1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE. A12 4CD

Date of Birth 09/10/1972

Associated with MR SIMON SOMEBODY

Date of Birth 02/05/7<mark>4</mark>

Type of association JOINT ACCOUNT

Association confirmed by **BOODLES BANK PLC**

20/05/0

MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD Date of Birth 09/10/1972

Associated with MR SIMON SOMEBODY
Type of association FINANCIAL CONNECTION

Association confirmed by **EXPERIAN CREDIT REPORT (2)** on 09/03/07

This information was provided to us as part of a report application or from information given after receiving a credit report.

MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE. A12 4CD

Date of Birth 09/10/1972

L1

Associated with MR SIMON SOMEBODY Date of Birth 02/05/74

Type of association JOINT APPLICATION

Association confirmed by GENERAL BANK PLC on 11/12/05

Public record information

This section of your report includes any court judgments, bankruptcies or individual voluntary arrangements. For further information please see the explanatory leaflet.

J1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Information type BANKRUPTCY ORDER Date 03/12/06

Discharged 03/12/07

Court name ANYTOWN COUNTY COURT Case number 2005000136

Source: INSOLVENCY SERVICE

When your bankruptcy has been annulled or discharged we will be informed by the Insolvency Service. For further information please see the explanatory leaflet.

Public record information continued

J2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Information type **VOLUNTARY ARRANGEMENT** Date 17/06/04

End date 24/10/06

Court name **UNKNOWN** Case number IVA0045658

Source **INSOLVENCY SERVICE**

If you have any questions about voluntary arrangements you should speak to the Supervisor.

J3 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Information type **VOLUNTARY ARRANGEMENT COMPLETE Date** 17/06/04

End date 24/10/06

Court name **UNKNOWN** Case number IVA0045658

Source **INSOLVENCY SERVICE**

This information shows that the conditions of the Arrangement have been met. Details of the Voluntary Arrangement will continue to be held on your report for six years from the date of the Arrangement.

J4 MISS JESSICA ANYBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 277 Information type SATISFIED JUDGMENT Date 01/08/04

Amount £481 Satisfied SOUTHTOWN COUNTY COURT Case number Court name Source

REGISTRY TRUST LTD

16/11/05 ST701043

Satisfied judgments are automatically removed from your report after six years.

J5 MISS JESSICA ANYBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

01/07/04 Information type **JUDGMENT** Date

Amount f1257

Court name SOUTHTOWN COUNTY COURT Case number ST401135

Source **REGISTRY TRUST LTD**

If you have paid a judgment you should contact the court involved and make sure they are informed. You may wish to request a Certificate of Satisfaction as proof of the change. We will be told that the judgment is satisfied and we will update our records. For further information please see the explanatory leaflet.

Credit account information

Credit account information shows details of your credit agreements with lenders. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses at the end of your report. Please see the leaflet for an explanation of what all the details mean including an explanation of the status history.

C1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of birth 09/10/72

LENDU MONEY LIMITED CURRENT ACCOUNT

Started 19/10/06 Balance £344 Credit Limit £360

Status history 00000D

In the last 7 months of account activity, the number of status 1-2 is 0 and the number of

status 3+ is 0

File updated for the period to 01/05/07

Credit account information continued

C2 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of birth 09/10/72

BOODLES BANK PLC CREDIT CARD

Started 19/10/02 Balance £1126 Credit Limit £1300

Status history 32100U00000

In the last 36 months of account activity, the number status 1-2 is 2 and the number of

status 3+ is 1

File updated for the period to 01/03/07

C3 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE A12 4CD

JOINT ACCOUNT

Date of birth 09/10/72

GENERAL BANK PLC LOAN

Started 04/06/01 Balance £0 Settled 04/06/06

Status history 00000000000

In the last 24 months of account activity, the number of status 1-2 is 0 and the number of

status 3+ is 0

File updated for the period to 28/06/06

Settled accounts are kept on file for six years from the settlement date. The status history in respect of a settled account relates to the period of time prior to the date of settlement.

C4 MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Date of birth 09/10/72

Arrangement from 01/05 to 08/05

MOBILE PHONE FIRM RENTAL

Started 05/07/01 Default £548 Defaulted 06/10/05

Balance Satisfied Status history 8

File updated for the period to 19/07/06

NOTICE OF CORRECTION, Reference 00000000 - See final page of report

A defaulted account is removed from your report after six years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

C5 MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Date of Birth 09/10/72

MOBILE PHONE COMPANY RENTAL

Started 27/08/98 Default £1021 Defaulted 08/09/04

Current Balance £695 Status history 8

File updated for the period to 07/09/05

A defaulted account is removed from your report after six years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

Credit account information with account management details

For credit card and store card accounts, some lenders may provide extra information about how you manage your account. This includes details such as the balance shown on your statement each month, the amount you repaid each month, and the number and value of cash advances made each month. If we hold this additional information, the account details will be shown in a separate section of your report called "Credit account information with account management details". An example of one of these entries is shown below;

Mr John Smith 15, High Street, Anytown, Countyshire, FR3 8JU

Date of birth 05/01/1957

ABC BANK PLC Credit/Store Card Started 06/03/95

In the last 36 months of account activity, the number of status 1-2 is 5 and the number of status 3+ is 0

File updated for the period to 24/03/02

Status Code	Balance	Payment Amount	Previous Statement Balance	Number of Cash Advances	Amount of Cash Advances	Payment Code	Promotional Rate Indicator
0	£1338	£533	£1260	100	£50	M	ربدري
0	£775	£280	£533	2	£150		Υ
0	£593	£258	£460	0	£0	M	Υ
1	£420	£235	£258	0	£0		Υ
0	£309	£279	£235	1	£50		Υ
1	£306	£430	£279	0	£0	M	Υ
0	£497	£217	£430	3	£200		Υ
0	£631	£2526	£571	0	£0	M	
0	£2577	£489	£2526	0	£0		
0	£2365	£836	£489	0	£0	M	
1	£1155	£213	£836	1	£100		
0	£438	£162	£438	0	0		
Credit Li	mit						
Current	0	1/06	02/02	10/01	08/00)	
£6000	£	5000	£4800	£4000	£2000)	

The first part of the record contains similar information to that shown for all other credit accounts. This information is explained in more detail in the 'Credit account information' section of this leaflet.

The central section, shown as a table, records the way in which the account has been used and repaid each month. Each row shows the information the lender sent to us for a particular month, with the most recent information shown on the top row and the oldest information on the bottom row. Up to twelve months' worth of information may be shown. The payment code and promotional rate indicator will only contain a value under certain circumstances (see table below). If other rows or individual fields are blank this indicates that the lender has not provided this information for that month.

Status code	The status codes are the same for all credit accounts. You should read the status code history from top (most recent) to bottom (oldest).
Balance	This is the balance of the account at the time our records were last updated by the lender
Payment amount	This is the total amount you repaid in response to your last statement.
Previous statement balance	This is the total outstanding balance shown on your previous statement.

Cash Advances (Number)	This is the total number of cash advances that you took out using your card since the lender last updated the information.
Cash Advances (Amount)	This is the total value of the cash that you took out using your card since the lender last updated the information.
Payment code	An "M" shows whether the amount you paid in response to your last statement was equal to the minimum payment shown on that statement. If you repaid more or less than the minimum payment, this field will be blank.
Promotional rate indicator	A "Y" shows that a promotional offer was applicable to some or part of the balance on your account when the lender last updated the information, such as a period of interest-free credit.

The final part of the record shows past changes in the credit limit for this account. Up to a maximum of four changes may be displayed, with the current limit on the left and the oldest change on the right. Each credit limit change shows the date of the change and the previous credit limit.

Council of Mortgage Lenders (CML) information

Members of the Council of Mortgage Lenders record information on customers who have given up their homes or had them repossessed. If you have any queries about the CML information shown below and would like to contact the company concerned yourself there is a list of useful address at the end of your report. CML information may be recorded at up to three addresses - the address which was repossessed or surrendered and your previous and forwarding address(es).

C6 MRS JESSICA SOMEBODY 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD MORTGAGE YOUR HOUSE PLC FORWARDING ADDRESS POSSESSION ORDER 16/11/04 File updated for the period to 24/12/02

Previous searches

Previous searches show the names of organisations that have seen some or all of the information recorded on your credit report within the past 12 months. Searches of your credit report should all have been made with your consent. Most will relate to credit applications you have made but some may be routine checks by your lenders on accounts you already have. Unrecorded enquiries, quotations, identity verification checks and credit report applications are shown for you on your copy of your report but are not seen by lenders.

P1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD

Date of birth 09/10/72 Time at address 03 years 07 months

Searched on 27/11/08

Searched by LENDU MONEY LIMITED
Application type REVOLVING CREDIT

P2 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD

OPT OUT

Date of birth 09/10/72 Time at address 03 years 06 months

Searched on 15/11/08

Searched by HOPE BING AND LAMOUR LIMITED

Application type UNRECORDED ENQUIRY

P3 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD

Date of birth 09/10/72 Time at address 03 years 02 months

Searched on 01/12/08

Previous searched on 08/04/06, 14/12/05, 13/03/04, 12/12/03

Searched by EXPERIAN REPORT (1)
Application type CREDIT REPORT

This information was provided to us by you when you applied for your credit report via our website

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Reference 00000000

Financial associate searches

Financial associate searches show when your credit report information has been seen because someone you are financially connected to has made an application for credit. This information is recorded for you on your copy of your credit report only. It will not be seen by lenders.

U1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD

Date of birth: 09/10/72

Name of applicant: MR SIMON SOMEBODY

Date of birth: 02/05/74 Date of application: 15/12/08

Searched by: PEARLY KING AND QUEEN STORES

U2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of Birth 09/10/72

Name of applicant: MR SIMON SOMEBODY

Date of Birth
Date of application: 02/05/74/
05/12/08

Searched by: HONEST BANKING COMPANY LTD

Linked addresses

Linked addresses are created by lenders when you move or when you tell us your previous addresses. This information shows addresses that you have been connected with. For further information please see the explanatory leaflet.

B1 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE Source: HOPE BING AND LAMOUR LIMITED

Date of information 15/10/04

B2 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 2 ELSEWHERE DRIVE, SOUTHTOWN, MERSEYSIDE

Source LENDU MONEY LIMITED

Date of information: 05/01/04

B3 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE

Source EXPERIAN CREDIT REPORT (2)

Date of information: 15/04/06

This information was provided to us by you when you applied for your credit report in

writing or by telephone

CIFAS - The UK's Fraud Prevention Service

CIFAS information is displayed by address and so the information may not be in your name. This information helps protect innocent people from becoming victims of fraud. An explanation of CIFAS can be found in the explanatory leaflet. Please remember that the rules of CIFAS mean that you will never automatically be declined credit because there is CIFAS information on your report. If you want to contact the CIFAS member for more information about the details recorded, please use the address we have given you as part of the CIFAS entry. If you feel that a CIFAS entry is incorrect in any way you can either contact the member directly using that address or let us know exactly what you feel is wrong and why and we will contact the member of your behalf.

F1 Name used
Date of birth used
Address Used
Date recorded
Member name
Members address
Case Reference
Product Type
Type of case
Reason for referral

MRS MARY JONES

12/09/1967

1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

08/12/0

WATCHIT TV RENTAL

Watchit House, Television Road, Tellytown, Southshire Z98 1VY 14AY2400

FALSE IDENTITY FRAUD - USE OF FALSE NAME WITH AN ADDRESS DATE OF BIRTH

Gone Away Information Network (GAIN)

GAIN shows that an individual owes money and has moved without giving the lender a forwarding address. It is explained more fully in the leaflet. If you have any queries about this information please contact the company which gave us the information.

T1 MRS JESSICA SOMEBODY

Date of birth 09/10/72

Last known at 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Located at 186, HIGH STREET, ANYTOWN, MIDSHIRE

By: MOBILE PHONE FIRM

Reference 62623456 On 09/03/05

Notice of Correction

Reference: 00000000

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0000000/SOMEBODY. "I, MRS JESSICA SOMEBODY, WISH TO MAKE IT CLEAR TO ANY POTENTIAL LENDER THAT THE HISTORY OF ARREARS ON THIS ACCOUNT WAS SOLELY THE RESULT OF REDUNDANCY AND NOT A RESULT OF ANY UNWILLINGNESS TO PAY. I WOULD LIKE TO STRESS THAT I AM NOW IN FULL TIME EMPLOYMENT AND ALL MY MONTHLY PAYMENTS ARE MADE ON TIME. SIGNED MRS J SOMEBODY." ADDED 11/01/05 JPJ

Useful addresses

The following addresses will help you to contact lenders or other organisations if you want to ask them about information on your report.

SOUTHTOWN COUNTY COURT: QUEENS' HOUSE, ROYAL STREET SOUTHTOWN, U48 7RF

ANYTOWN COUNTY COURT: 100, VICARY STREET, ANYTOWN, EW67 9RW

LENDU MONEY: MRS VERITY HELPFUL, CUSTOMER SERVICES (DATA PROTECTION), LENDU MONEY, CASH HOUSE, 200 NEARBY ROAD, CLOSETOWN, MIDDLESHIRE, KI14 8XZ

HOPE BING AND LAMOUR LIMITED: CUSTOMER SERVICES, HOPE BING AND LAMOUR LIMITED, FRIENDS PLACE, HARDLY ANYWHERE, KV12 9YY

MOBILE PHONE COMPANY SERVICES: MRS SHIRLEY ANSWER, CREDIT UNDERWRITING DEPT, MOBILE PHONE COMPANY SERVICES, MOBILE HOUSE, PARK STREET, NOWHERE LK76 5YH

GENERAL BANK: MR ANDRES QUERY, COLLECTION & LITIGATION DEPT, GENERAL BANK, GENERAL HOUSE, LOCAL ROAD, TOWNSPACE, TG98 4TR

END	OF	REPORT
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