



**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)**

Consumer Help Service  
PO Box 9000  
Nottingham NG80 7WP

Date of report: 1 December 2008

**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: MISS JESSICA ANYBODY  
People you are financially connected to: 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

E1 Local authority ANYTOWN LA  
186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

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                      02/05/74  
Type of association                      JOINT ACCOUNT  
Association confirmed by                      **BOODLES BANK PLC**                      on                      20/05/07

**L2**    **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.*

**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                      02/05/74  
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 2ZZ**  
Information type SATISFIED JUDGMENT Date 01/08/04  
Amount £481 Satisfied 16/11/05  
Court name SOUTHTOWN COUNTY COURT Case number ST701043  
Source REGISTRY TRUST LTD

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

**J5 MISS JESSICA ANYBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ**  
Information type JUDGMENT Date 01/07/04  
Amount £1257  
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 000000D  
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 000000000000

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.*

**Sample report only**

**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	1	£50	M	
0	£775	£280	£533	2	£150		Y
0	£593	£258	£460	0	£0	M	Y
1	£420	£235	£258	0	£0		Y
0	£309	£279	£235	1	£50		Y
1	£306	£430	£279	0	£0	M	Y
0	£497	£217	£430	3	£200		Y
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 Limit**

Current	01/06	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

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**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*

**Sample report only**

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## 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: 02/05/74  
Date of application: 05/12/08  
Searched by: HONEST BANKING COMPANY LTD

**sample report only**

## 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.*

<b>F1</b>	Name used	<b>MRS MARY JONES</b>
	Date of birth used	12/09/1967
	Address Used	<b>1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ</b>
	Date recorded	08/12/0
	Member name	<b>WATCHIT TV RENTAL</b>
	Members address	Watchit House, Television Road, Tellytown, Southshire Z98 1VY
	Case Reference	14AY2400
	Product Type	PERSONAL CREDIT CARD
	Type of case	FALSE IDENTITY FRAUD – USE OF FALSE NAME WITH AN ADDRESS
	Reason for referral	DATE OF BIRTH

**Sample report only**

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.*

<b>T1</b>	<b>MRS JESSICA SOMEBODY</b>	
	Date of birth	09/10/72
	Last known at	<b>1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ</b>
	Located at	<b>186, HIGH STREET, ANYTOWN, MIDSHIRE</b>
	By:	<b>MOBILE PHONE FIRM</b>
	Reference	62623456                      On 09/03/05

Notice of Correction

Reference: 00000000

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00000000/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, MIDDLESHERE, K114 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

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