



# Free Experian Account with CreditExpert subscription

This document helps you to know what you're getting when you subscribe or sign up. It covers the key features of your Free Experian Account and CreditExpert subscription, what you'll pay, our contact details and how to cancel.

## Price and payment

There is no charge for the Free Experian Account.

Your CreditExpert subscription is £14.99/month following a 30-day trial\*\*.

You can cancel at any time. See below for more information on how to cancel and your statutory cancellation rights.

## Product features (Free Experian Account)

- Your Experian Credit Score updated monthly if you log in<sup>1</sup>.
- Your Experian Credit Report updated monthly if you log in<sup>1</sup>. Only available via the Experian app
- Your credit score history over time

- See how credit applications could impact your score
- Compare credit cards, loans, mortgages and other financial products †.
- See your eligibility for credit cards, loans and other financial products.
- See if you can instantly boost your score by connecting your bank account.

### Alerts provided as part of the service

Alerts will be provided by email, SMS, post and/or through in-app push notifications, depending on your settings and features availability.

- Reminder when your new monthly score is available
- Notifications whenever your Experian Credit Score is updated<sup>1</sup>
- Notifications of certain changes to your credit report sent on a monthly basis
- Notifications if new content is available in the app or on the website
- Notifications if new providers are added to our marketplace panels
- Regular checks on your product eligibility and financial opportunities, based on your credit information and more<sup>2</sup>. Alerts configurable. [Learn more](#)

<sup>1</sup> Frequency depends on the product you hold and/or how often you log in to your account. As standard your Experian Credit Score will be updated when you log in if it's more than 30 days since the last update. If you haven't logged in to trigger an update to your Experian Credit Score for some time, we will refresh your score on your behalf to ensure features such as alerts are using the latest data, we will aim to do this at least once a year although we may exclude customers who haven't logged in for an extended period from this automated update feature.

<sup>2</sup>We will tell you about your current credit holdings, eligibility ratings and opportunities to save money or benefit from new products by looking at your current and historical credit information, as well as processing other data for example footprints connected to searches you've undertaken either when comparing products or applying for accounts. This includes the information that can be found in your credit report, for example, if your promotional period looks like it could be coming to an end. You can find more details in the 'Personalised Product Updates' section of our Privacy Policy and in our [Personalised Product Updates FAQ](#).

We may alert you when you log in to Experian which includes when you use the mobile app, or we may send you service emails, SMS, in-app notifications, or postal communication

when we've spotted something new. You can also receive PPU marketing emails. You can choose whether you want to receive PPU service messages and/ or marketing emails by updating your messaging preferences in your account settings. Notifications via our mobile app can be managed in the app settings or your device settings.

**Experian is a credit broker and not a lender †**

## Product features (CreditExpert)

- **Daily Experian Credit Score**

Your Experian Credit Score shows you how companies may view you based on the information in your Experian Credit Report. Your updated score is available daily if you log in.

- **Daily Experian Credit Report**

If you log in, you can get your daily Experian Credit Report via the web or Experian app, which details your personal credit history from UK credit activity and public information sourced from the country where you live for the last six years. Companies may use this along with other information to decide whether to lend to you. You can also download a pdf copy of your report.

- **Experian CreditLock**

Experian CreditLock is designed to reduce fraudulent credit applications. Locking your Experian Credit Report can help to block new fraudulent credit applications made in your name, using your information from the Experian Credit Bureau.

- **Score History**

See how your score has changed over time. We'll check your report and score every 7 days for you if you don't log in.

- **Score Impacts**

Learn more about the factors that make up your Experian Credit Score and how lenders will view these.

- **Improve**

Get personalised insights and actions to help improve your score. Our suggestions are based on the data in your Experian Credit Report.

- **Predict**

Your credit score crystal ball. See how new credit applications could impact your Experian Credit Score and how long it may take to recover.

- **Score Forecast**

Understand how your score will naturally change over time assuming all payments are on time and nothing much changes to the borrowing in your Experian Credit Report.

- **UK-based support to discuss your report and score**

Our customer support teams are only a phone call away, ready to offer help and guidance about your report and score.

- **Enhanced fraud support.**

If you become a victim of fraud, our dedicated fraud experts will help walk you through the next steps. We will get in touch with companies on your behalf as well as providing advice on protective measures, such as Cifas Protective Registration, setting up further protective controls on your credit report and, further checks on your report at regular intervals once your case has been resolved.

### **Alerts provided as part of the service**

Alerts will be provided by email, SMS, post and/or through in-app push notifications, depending on your settings and features availability.

- **Experian Credit Report alerts and fraud alerts**

Get an expanded set of alerts about certain changes to your Experian Credit Report. Alerts relate to changes in payment status (such as when payments are missed), when accounts are opened or closed, when your credit file is searched, or if new public information (such as

County Court Judgements) are published. Some of our credit alerts will be sent in real-time to notify of certain changes when they happen, others are sent weekly.

- **Experian CreditLock alerts**

We will let you know when your Experian credit file is searched and if your credit file was locked (see Experian CreditLock, above). For any applications that are blocked we will send you a message to make you aware.

- **Experian Score alerts**

We will send you weekly alerts whenever your Experian Credit Score changes.

- **Web monitoring**

We help you better protect your identity by scanning certain internet sites and locations for selected personal and financial details, and alerting you by email or text message if anything looks wrong or fraudulent. Alerts are sent every day if we find suspicious information. Web monitoring is designed to work alongside taking a cautious approach to your sharing of data and use of the internet and other digital services.

## Additional features

Please note that from time to time, additional features may be shown to select customers for initial testing purposes. This product factsheet will be updated when such features are made available more generally.

Where you are invited to trial new or enhanced features, if we will use your personal information in a new or different way, we will explain to you what that means.

We may also include preview or cut-down versions of premium features in our free product.

## How to cancel and your statutory cancellation rights

In most cases you can cancel online in your Experian account pages. Alternatively, you can cancel by calling us free on 0800 013 8888\*. When you cancel, your service will be stopped at your next billing date.

You can also close your free Experian account whenever you like either online, by calling or by writing to us.

You can find out more details about how to cancel on [www.experian.co.uk/help](https://www.experian.co.uk/help)

### Cancelling during your Cooling-off period

If you are a New Customer, you are entitled to a cancellation period of 14 days following the date your first subscription for a Service is activated ("Cooling-off" period). During the Cooling-off period you can change your mind and cancel the service.

However, if either;

- you change from your current paid for subscription to a new paid for subscription,
- or
- you are a returning customer who has had a paid for subscription in the last 30 days, then

you will not have a Cooling-off period and will not be entitled to a cancellation refund unless your new service has features that have not previously been available or provided to you as part of a previous subscription.

If you are returning to a subscription after more than 30 days, you will be classed as a new customer as described above for the purposes of Cooling-off period only and will be entitled to a cancellation refund. You will not be entitled to a free trial or other benefits reserved for new customers.

If you wish to cancel you can use the model cancellation form below to tell us, or you can call us free on 0800 013 8888\*.

If you cancel your subscription to CreditExpert within the Cooling-off period, you'll receive a refund of £10 (a partial refund of the £14.99 monthly subscription).

We will deduct £4.99 for the value you have received in obtaining the right to access your Experian Credit Report and Score at least once before you cancelled.

If you have received a free trial of CreditExpert or if a third party pays for it on your behalf, there won't be anything to refund.

\*\*For CreditExpert, a monthly fee of £14.99 applies after your free trial. You may cancel during your 30-day free trial without charge. Free trial is available to new customers only. Free trial period starts on registration - further ID verification may be required to access full service which may take up to 5 days.

†Experian acts as a credit broker and not a lender in the provision of its credit cards and personal, car finance and guarantor loans comparison services, meaning it will show you products offered by lenders other brokers.

Experian acts independently and although our comparison service shows products for a range of lenders, brokers and other product providers it does not cover the whole of the market, meaning other products may be available to you. Our comparison services are provided free however we will receive commission payments from lenders, brokers or providers of other products we introduce you to.

Information about the [commission we receive](#) from brokers for mortgages and secured loans can be found in our help section.

\*Lines are open Monday - Friday 9am - 5pm,. Calls may be recorded for training and monitoring purposes.

All Experian consumer services are provided by Experian Ltd (Registered number 653331). Experian Ltd is authorised and regulated by the Financial Conduct Authority (firm reference number 738097). This can be checked by visiting the Financial Services Register. Experian Ltd is registered in England and Wales with registered office at The Sir John Peace

Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ. The web monitoring feature and its alerts within

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## Notice of statutory contract cancellation under the distance selling regulations

### Right to cancel

You have the right to cancel this contract within 14 days of the date your first Service is activated ("Cooling-off" period) without giving any reason.

To exercise the right to cancel, you must inform us, by contacting us at Experian (our contact details are set out below), of your decision to cancel this contract by a clear statement (e.g., a letter sent by post, fax or email). You may use the attached model cancellation form, but it is not obligatory.

Telephone: 0800 013 8888

Email: [customerservices@uk.experian.com](mailto:customerservices@uk.experian.com)

Address: Customer Services

Experian Limited

Sir John Peace Building  
Experian Way  
NG2 Business Park  
Nottingham  
NG80 1ZZ

If you have your reference number, please include this when you contact us so we can respond in the fastest possible time.

To meet the cancellation deadline, it is sufficient for you to send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

### Effects of cancellation within 14 days

You may be entitled to a refund on cancellation within the Cooling-off period, please refer to the refund information related to your subscription.

If you receive our services under a free trial, or where a third party pays for our services, you will not receive any refund because you haven't made payment in the cancellation period.



# Model cancellation form

To: Experian Limited

Sir John Peace Building

Experian Way

NG2 Business Park Nottingham

NG80 1ZZ [customerservices@uk.experian.com](mailto:customerservices@uk.experian.com)

I hereby give notice that I cancel my contract of sale for the supply of the following service:

Name of consumer:

Date of birth of consumer:

Address of consumer:

Service reference number:

Signature of consumer (only if this form is notified in paper)

Date:

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