

## Free Experian Account

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

### Price and payment

There is no charge for the Experian Account, and you can cancel at any time.

### 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](#)

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

<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 [FAQs](#). 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.

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, 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. 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.

## How to cancel and your statutory cancellation rights

You can close your free Experian account whenever you like either online or by writing to us. You can find out more details about how to cancel on [www.experian.co.uk/help](http://www.experian.co.uk/help)

†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 and other brokers.

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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.

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.

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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 561 0083\*

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.

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

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's 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

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: