

# We're here to help

Your My Credit Tracker team is just a call away. Our friendly, highly trained advisers are ready to answer your questions and to give advice when you need it.

**Help with understanding your credit report**

Just ask if anything's not clear. Our trained advisers are accredited by TransUnion, one of the UK's leading credit agencies. They're friendly and well-informed so they can answer your enquiries about your credit profile and report in a clear way. You can rely on them for accurate, helpful advice.

**Advice about improving your credit rating**


Our advisers can give you simple and practical suggestions for improving your rating. They will talk to you about your individual situation and give personalised advice.

**Help with correcting errors on your credit report**

If you spot information that's wrong, we'll help you put it right as fast as possible, to help you protect your credit reputation. Our advisers will work with you to understand what's happened and set the record straight.




## Contact Us



**0344 381 4165**

Our advisers are on hand from 8am to 8pm weekdays (except Bank Holidays) and 9am to 5pm on Saturdays.



Visit [mycredittracker.co.uk](https://mycredittracker.co.uk) any time to access your benefits online.

You can get this in Braille, large print or audio by calling 0344 381 4165 or call us from a textphone via the Next Generation Text Service on 0344 381 4042.

# My Credit Tracker Membership Brochure

Making sure you know the score with your credit profile

Calls to 03 numbers will cost no more than 01 or 02 numbers from landlines or mobiles and are included within free call packages. Calls may be recorded and monitored for training and quality purposes.

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[mycredittracker.co.uk](https://mycredittracker.co.uk)

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**Your credit profile matters**

If you want to apply for credit of any kind, having a healthy credit profile is really important. Whether you're taking out a bank loan, applying for a credit card or using a payment plan to buy furniture or a car, the lender will ordinarily check your credit history before accepting you. If your credit profile is healthy and your score is good, you have the highest chance of getting the best deals at the lowest possible interest rates.

**With My Credit Tracker, you can make sure you know the score with your credit profile.**

# Welcome

Thank you for choosing My Credit Tracker to keep you informed and to help you manage your credit profile and score.

Now, you can see how lenders may view you when you apply for mortgages, loans, credit cards or other kinds of payment plan or personal finance.

For your peace of mind, we'll let you know if anything significant changes in your credit profile, so you can see how your credit activity affects you.

My Credit Tracker gives you comprehensive information about your credit profile and score and a range of helpful services. In this brochure you'll find everything you need to know about them. It tells you how to set up your credit profile alerts and view your credit report online. Read the brochure through including the detailed terms and conditions. You should keep these details so you can refer to them in future.

Our advisers are here to help – just one call puts you in touch with our team of friendly, highly trained specialists based in the UK. Or use your online account to keep an eye on your credit profile and access your other services whenever it suits you.

We're always here to help. Just give us a ring if you've any questions, our number is 0344 381 4165.



**Access your benefits any time online [mycredittracker.co.uk](https://mycredittracker.co.uk)**

My Credit Tracker services are online day and night, so you can check your profile and change your details whenever it's convenient.

It's easy to activate your services online, so you can:

- View your credit report, score and rating any time
- View your alert history and latest credit statement
- Choose or change how we alert you to important changes in your profile

**How to activate your online services**

When you visit [mycredittracker.co.uk](https://mycredittracker.co.uk) for the first time, just click on 'Activate' to create your online account. Follow the prompts to create a password. You can then login securely whenever you want.



# Your membership benefits at a glance

## Your personalised credit report

Unlimited online access. Check your credit rating and score and see who has performed credit checks on you.

## Continual monitoring of your profile

We keep watch 24 hours a day, 365 days a year, for your peace of mind. If anything important changes that could affect your profile, we'll let you know by text or email.

## A personalised credit assessment

Do you know enough about your credit profile and score and how they affect your finances? Take our credit assessment over the phone by calling 0344 381 4165. We'll guide you to the extra information you need and suggest how you can improve your rating.

## Your summary credit statement

Twice a year we'll send you an overview of your alerts and how your credit score has changed month by month.

## Help correcting credit report errors

If there's inaccurate information in your report, it could mean you pay more interest or are turned down for credit. We will help you put things right if you spot an error.

## CIFAS protective registration

If you become a victim of identity theft, we can register you with CIFAS as an extra safeguard.

## Dedicated experts at the end of the phone line

Our trained team is ready to help with advice and practical assistance. They're friendly, knowledgeable and explain things clearly. Just call us on 0344 381 4165.

# Explaining your credit report

Your credit report is a summary of your financial status and details. We've designed it to be easy to understand, setting out this important information clearly.

When lenders are deciding whether to grant you credit, they'll review all the information in your credit report. With My Credit Tracker, you can be sure you have a comprehensive picture of your credit profile and how it could affect your credit status.

Check your credit report at regular intervals so you can make sure all the information is accurate and up-to-date. This includes all the accounts open in your name and their balances. If something's wrong, you can tell us and we'll help you put it right.

## Your credit score

This gives an indication of how creditworthy you are. Lenders don't see this score but they often calculate their own scores in a similar way when deciding whether to give you credit or not. The higher your score, the more creditworthy you are in a lender's eyes.

If your score is lower, you may have more difficulty obtaining credit or pay higher interest rates.

We can give you tips on how to improve your score.

## Your credit rating

Credit ratings are a way to show how you compare to other people in the UK who borrow money and use credit. They are based on your credit score.

The ratings go from 1\* to 5\*. One fifth of the population falls into each rating category.

The lowest rating is 1\*. This means a person is relatively high risk for credit. If this is your rating, you might have more difficulty obtaining credit or pay higher interest rates. A 5\* rating is the highest, meaning that a person is more likely to be offered credit at the best rate of interest.



# Monitoring your credit profile

## If your credit profile changes, we let you know

We keep watch over your credit profile 24 hours a day, 365 days of the year. If anything important changes, we'll let you know in a weekly email or by text message to your mobile phone.

If you receive an alert about something changing, you can see more details about it by logging in to your online My Credit Tracker service at [mycredittracker.co.uk](https://mycredittracker.co.uk). Including how the change might affect your credit score, whether it's positive, negative or neutral

Even if your credit profile doesn't change, we'll keep in touch so you can be sure we're still monitoring it. We'll send you a message every month to say that nothing's changed.

### Choosing how we alert you

We can keep you posted by email or text message, whichever you prefer.

If you haven't yet chosen your alert preference, log in at [mycredittracker.co.uk](https://mycredittracker.co.uk) and update it in the My Account area. Or call us on 0344 381 4165.

If you don't set a preference, or if you don't have email or a mobile phone, you can check your alerts on the credit statement we send you twice a year.

# Find out how you can improve your credit profile

Our credit assessment is a questionnaire that takes a few minutes to complete. Using your answers to straightforward questions about your financial background and activity, we provide you with a personalised summary of how you can improve or maintain your credit profile.

If your credit score is declining, this information can help you understand why.

### Take our credit assessment.

To take the assessment, please call the My Credit Tracker Team on 0344 381 4165.

You can take the assessment as often as you like.

# Your summary credit statement

We'll send this to you by post every six months. It's a handy overview of your credit status. You'll see your latest credit rating and credit score, along with a graph that shows how your score has changed over the last six months.

If your score is going down, we'll include advice about how you could potentially improve it.

On your statement, you'll also find a summary of all the alerts we've sent you during the last six months. That means you can see in one place all the significant changes that have affected your credit profile.

# Optional CIFAS registration for extra protection

CIFAS is the UK's fraud prevention service. If you've been a victim of identity fraud we might suggest that you register. This means that you'll be asked to confirm any credit applications made in your name. It's an extra level of protection that keeps you fully informed whenever you – or someone unauthorised – uses your credit profile and personal details.





# Terms & Conditions

## SECTION 1. GENERAL SECTION

**Your Credit Tracker membership** is made up of 2 separate key documents - **your welcome letter** or email and this document which includes the **terms and conditions** (together, “**your agreement**”). Please keep **your welcome letter** and these **terms and conditions** together and in a safe place for future reference. It is important that **you** read all of the documents forming **your agreement** carefully since they contain important **information** about **your Credit Tracker membership**, including **your** rights and obligations.

**Your agreement** is a contract between **you** and **Tenerity** Limited (**Tenerity**). **Tenerity** will provide the **services** under **your agreement**.

Please see Section 2 of these **Terms and conditions**. **We** have appointed **our subcontractors** to supply some of these **services**. In order to provide the **services**, **we** therefore have to share data collected from **you** with such **subcontractors**.

**Your TransUnion** Credit Report is only one element of any borrowing decision and does not guarantee the outcome of a lending decision by any lender.

### Your eligibility

**Credit Tracker membership** is only available to **UK** residents who are at least 18 years of age. **You** are under an obligation to inform **Tenerity** if **you** are moving and will no longer be a **UK** resident. **Credit Tracker membership** is not available if **your** address is a BFPO, PO Box and/or **business** addresses.

### Definitions of words used in these terms and conditions

#### “application”

Means **your application** for **Credit Tracker membership**, which will be considered by **Tenerity** prior to the commencement of the **term**.

#### “business”

Means any employment, trade, profession or occupation.

#### “Credit Report and monitoring services”

Means the **TransUnion** Credit Report **service** including credit score and credit profile monitoring **service** described in Section 2 below.

#### “Credit Tracker”

Means the **Credit Tracker service** provided by **Tenerity**.

#### “Credit Tracker membership”

Means **membership** of **Credit Tracker**.

#### “fees”

Means the amount payable for **your Credit Tracker membership** as notified during the **application** process, and confirmed to **you** in **your welcome letter**, and as described in the **fees** section in **your terms and conditions**. This amount will be charged according to the payment method set out in **your welcome letter**.

#### “information”

Means any documents, notifications or advice delivered to **you** by **Tenerity** or its **subcontractors** as part of or during the provision of the **services** (including but not limited to the **Credit Report and monitoring services**).

#### “services”

Means the following **services** to be provided by **Tenerity** and its **subcontractors** to **you** as part of **your Credit Tracker membership** set out at section 2 below and includes:

- TransUnion** Credit Report **service** including credit score.
- Credit profile monitoring **service**.
- Summary.
- Credit Assessment.
- Credit management advice line.

#### “subcontractors”

Means **Tenerity subcontractors** and service providers and currently includes **TransUnion**.

#### “Tenerity”

Means **Tenerity** Limited. Registered in England: company number 1008797. Registered address: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ, United Kingdom. **Tenerity** Limited, provides the **services** to **you** through its **subcontractors** under **your agreement**. VAT number GB 125 4954 08. **Tenerity** Limited is authorised and regulated by the Financial Conduct Authority (FCA). **Our** Financial Services Register number is 311584. **You** can check this on the Financial Services Register by visiting the FCA’s website <https://register.fca.org.uk/> or by contacting the FCA on 0800 1116768.

#### “terms and conditions”

Means this **terms and conditions** document.

#### “TransUnion”

Means **TransUnion** Consumer Limited. Registered in England and Wales with company number 7891157. Registered Office: One Park Lane, Leeds, West Yorkshire, LS3 1EP, **TransUnion** Consumer Limited is authorised and regulated by the Financial Conduct Authority. **TransUnion** Consumer Limited uses its group company **TransUnion** Limited, which is a credit reference agency, to provide some elements of the services. **TransUnion** Limited. Registered in England and Wales with company number 03961870. Registered Office: One Park Lane, Leeds, West Yorkshire, LS3 1EP. **TransUnion** Limited is authorised and regulated by the Financial Conduct Authority.

#### “UK”

Means the United Kingdom, including Northern Ireland.

#### “we, our or us”

Means **Tenerity**.

#### “welcome letter”

Means the **welcome letter** or email sent to **you** and which forms a part of **your agreement**.

#### “you, your”

Means the person to whom the **welcome letter** is addressed.

#### “your agreement”

Has the meaning as defined at the top of this General Section.

### Term

**Your Credit Tracker membership** will continue until terminated or cancelled in accordance with the ‘Cancellation and termination’ section of these Terms and Conditions.

### Fees

**You** will be charged the **fees** as described in **your welcome letter** unless **your agreement** is cancelled or terminated by **you** or by **Tenerity** in accordance with the “Cancellation and Termination” section below. **We** may change the **fees** for **your Credit Tracker membership** and will give **you** at least 30 days advance notice before making any such change.

### Validating your identity with TransUnion

The **Credit Report and monitoring services** are subject to **your** identity being validated with **TransUnion**. **We** will notify **you** when **we** have validated **your** identity with **TransUnion** and let **you** know that **your Credit Report and monitoring services** have been activated.

If **TransUnion** are unable to validate **your** identity **your Credit Report and monitoring services** will not be activated. **We** will not always be able to tell **you** why **your** identity has not been successfully validated with **TransUnion**, but one reason for this may be that, at the time, **TransUnion** were unable to match **your** personal details to the correct Credit Report. **You** will be asked to submit documents to help **TransUnion** validate **your** identity.

If the documents submitted are not sufficient for **TransUnion** to validate **your** identity, **you** will be asked to submit further documents. **You** will be sent a reminder after 30 days and a further reminder at 60 days. If **you** are still not validated within 30 days from the second reminder, **we** will assume **you** no longer wish to have the **Credit Tracker services** and cancel **your membership**.

### Use of the Credit Report and monitoring services

The **Credit Report and monitoring services** are strictly personal to **you** and **you** may only use and access these services on **your** own behalf and not on behalf of anyone else. **You** cannot order Credit Reports about anyone else. Username and password details should be kept confidential.

**You** must not engage, authorise or permit a third party other than **Tenerity** to directly access or use data obtained through the **Credit Report and monitoring services** (whether as an agent, or representative on behalf of, or as a service provider).

All Intellectual Property rights in the **Credit Report and monitoring services** and all aspects of them shall be owned by **TransUnion** and/or its licensors. **TransUnion** have the right to suspend services if they reasonably consider that there is likely to have been a breach of security.

### Cancellation and Termination

#### Where a trial period is shown on your welcome letter

**You** may cancel **your** agreement at any time up until the end of the trial period. Please note, this may give **you** a longer cancellation period than currently required under English Law, which is 14 days from the latter of the start date of this agreement or the day after receipt of **your welcome letter** and these **terms and conditions**. On expiry of the trial period you can cancel **your** agreement but **you** will not be entitled to a refund of any **fee** paid.

#### Where you do not have a trial period

**You** may cancel **your agreement** at any time up until 14 days from the latter of the start date of this **agreement** or the day after receipt of **your welcome letter** and these terms and conditions and receive a refund of any **fees** you have paid.

On expiry of the 14 day period **you** can cancel **your agreement** but **you** will not be entitled to a refund of any fee paid.

To cancel **your agreement** please write to Customer Services, Credit Tracker, Tenerity House, Airspeed Road, Portsmouth, PO3 5RF or call us on 0344 381 4165\*.

#### Cancellation by us

**We** can cancel **your membership** by giving **you** at least 30 days’ notice in writing by email or letter where there is a valid reason for doing so. **We** will send an email or letter to the latest email or postal address **we** have for **you** setting out the reason for cancellation. Valid reasons may include, but are not limited to:

- where **we** have not been able to collect the **fee**. In this case, **we** will make reasonable efforts to contact **you** requesting payment by a specific date. If **we** are unable to contact **you** or do not receive payment by this date **your membership** will be cancelled.

- where the product is no longer available, for example, if the product is being discontinued. If this occurs **you** may be entitled to a pro rata return of the **fees**.

- if **we** or **TransUnion** reasonably consider that there is or is likely to have been a breach of security.

- if **we** or **TransUnion** reasonably consider the **Credit Report and monitoring services** are being used in a way which is not permitted or fraudulent.

- if **we** or **TransUnion** reasonably consider that the **Credit Report and monitoring services** are being used in any way detrimental to **us** or **TransUnion**.

**Your agreement** will end automatically on whichever of the following happens first:

- the date **you** cease to be resident within the **UK**;

- the date **your agreement** is cancelled or terminated by **you**;

- the date **we** terminate **your agreement** for a valid reason (as set out above).

- you** are requested to submit documents to **TransUnion** to validate and activate **your Credit Report and monitoring services** but either fail to do so or the documents **you** submit are not sufficient for **TransUnion** to validate **your** identity within 90 days of **you** failing validation.

If **your Credit Tracker membership** is terminated all the **services** set out in Section 2 of these **terms and conditions** will stop immediately.

### Changes to your agreement

**We**, or **our subcontractors**, will notify **you** in writing regarding any material changes to the **services**, **your agreement** or the **fees**. Wherever possible, **we** will endeavour to notify **you** of such changes at least 30 days in advance of them taking effect. In the event of any such changes **your** attention is drawn to **your** general right of termination as set out above.

### Choice of Law

Unless **Tenerity** agree otherwise, the language of **your agreement** and each part thereof generally and all communications relating to it will be English. **Your agreement** is governed by and interpreted in accordance with the laws of England and Wales.

Disputes arising in connection with **your agreement** shall be subject to the exclusive jurisdiction of the courts of England and Wales. If **you** live in Scotland, **you** can bring legal proceedings in respect of the services in either the Scottish or English courts. If **you** live in Northern Ireland, **you** can bring legal proceedings in respect of the services in either the Northern Irish or English courts.

### How to make a complaint

If **you** have cause for dissatisfaction and wish to complain about the sale or services of **Credit Tracker** please contact **Credit Tracker** on 0344 381 4165\*, email **us** at enquiries@mycredittracker.co.uk or write to: Customer Services Manager, **Credit Tracker**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF quoting **your Credit Tracker membership** number.

**We** aim to promptly solve most of **our** customers' complaints at the initial point of contact. **Our** staff are fully trained to deal with **your** complaint quickly and efficiently. However should **you** not be satisfied with the response **you** have received, **your** complaint will be responded to by the Customer Relations Team who will aim to resolve **your** complaint promptly. If **we** need more time to investigate **your** complaint **we** will send **you** an acknowledgement letter providing reassurance that **your** complaint is being dealt with. **We** will do **our** best to resolve the problem within 4 weeks. If **we** cannot respond within these timescales **we** will write to **you** again within 4 weeks to provide **you** with a final response or to let **you** know when **we** will contact **you** again, which will be within 8 weeks from when **you** first contacted **us** about **your** complaint.

If **your** complaint relates to the data that the **TransUnion** holds and we are not able to resolve **your** complaint, **we** may refer **your** complaint to **TransUnion**.

### If you remain unhappy

If **we** have not resolved **your** complaint to **your** satisfaction within eight weeks from when **you** first contacted **us** **you** may refer **your** complaint to the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. By telephone on 0800 023 4567 or 0300 123 9123. By e-mail: complaint.info@financialombudsman.org.uk Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

### General rights

**Your agreement** and any written representations given to **you** during **your application** constitute the entire agreement between **you** and **Tenerity**. A person who is not a party to **your agreement** shall have no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of **your agreement**.

### Security

**You** may be required to validate any request **you** make to **Tenerity** by providing the security details **you** have registered during **your application**. Failure to provide such security details or other suitable validation will result in **Tenerity** refusing to act upon such a request. If **you** have not registered security details with **Tenerity** **you** should contact **us** as soon as possible to ensure **we** are able to provide **you** with the service to which **you** are entitled.

If **you** believe there is a security issue associated with **your Credit Tracker membership** **you** should contact us immediately.

### My Credit Tracker

### Call Monitoring

**You** are advised that any telephone calls made to both **Tenerity** and its **subcontractors** may be recorded. These recordings may be used to monitor the accuracy of **information** exchanged between **you** and the relevant staff. They may also be used to allow additional training to be provided to **Tenerity** staff and its **subcontractors**, for quality control purposes and in the investigation of any complaints or queries regarding the **services**. The staff are aware that conversations are monitored and recorded.

### Keeping details up to date and changing address

To ensure that **you** are entitled to receive the full benefits provided by the **services**, **you** must inform **Tenerity** of any change to **your** home address.

### Data Protection Act 1998

The details **you** supply to **Tenerity** and its **subcontractors** will be stored securely and used by **Tenerity** and its **subcontractors** to administer **your Credit Tracker membership**. By applying for **Credit Tracker**, **you** authorise **Tenerity** to pass on **your** data to **TransUnion** to provide the **credit report and monitoring service** under Section 7 of the Data Protection Act 1998. **Information** may be disclosed to regulatory bodies and/or **your** bank or card issuer and its **subcontractors** for the purposes of providing the **services**. If **you** joined the service through **your** bank, **we** will pass any data they have passed to **us** (to enable **us** to provide the **service** or that **we** may collect or otherwise process), back to **your** bank for the purpose of them updating their records. These details will not be kept for longer than is necessary. **You** are entitled to a copy of all of the **information** held about **you** for which **Tenerity** may charge **you** £10. Subject to the precise data consents given by **you**, **your** bank/card issuer will pass **your** name, address and card details to **Tenerity** for future renewals for the purpose of billing **your** account with the **fees**. By entering into **your agreement**, **you** give **your** consent to the transfer of data outside of the EEA to the USA (including to an affiliate company of **Tenerity**) for the purposes of data processing relating to the provision of **services**.

**Your** data may also be disclosed to third parties where required by law or in the **event** that **Tenerity** merges with or is bought by another company, or otherwise undergoes a corporate restructuring. For more **information** about the data processing activities of **Tenerity** and its **subcontractors** please write to Customer Services Manager, **Credit Tracker**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

### Liability

#### Promises:

**We** will use all reasonable skill and care in the supply of the **services** to **you** and **TransUnion** will use all reasonable efforts to verify the accuracy of **information** provided as part of the **Credit Report and monitoring services**. Please note however that the **information** comes from a number of third party sources who may not always keep their **information** up-to-date. **You** agree that one of the purposes of the supply of **information** is to alert **you** to inaccurate **information** from third party databases. Any **information** provided to **you** as part of **Credit Report and monitoring services** are provided for guidance and information only. Any businesses that carry out credit searches on **you** will take **information** from a number of sources and use their own criteria in making decisions based on it. **You** should not rely on the **information** provided as part of **Credit Report and monitoring services** and **TransUnion** nor any member of the **TransUnion** Information Group companies can be responsible or liable if **you** rely on it or take any action based upon it. For

that reason, any guarantee or warranty that any **information** is complete, accurate, up-to-date or error-free, of a satisfactory quality or fit for any particular purpose is inappropriate to the nature of the **Services**, and **we** exclude all liability in this respect unless (and to the extent) attributable to **our** breach or negligence. Except as expressly set out in **your agreement**, **Tenerity** excludes all other promises to the extent that **Tenerity** are legally allowed to exclude them. (Please refer to **your** local Citizen's Advice Bureau or local trading standards office for **information** about **your** statutory rights and promises which **Tenerity** is not legally allowed to exclude).

#### Limitation of Liability:

This section (and any other clause excluding or restricting **our** liability) applies to **Tenerity's** directors, officers, employees, **subcontractors** (specifically including TransUnion), agents and affiliated companies as well as to **Tenerity**. Nothing in this service agreement in any way limits or excludes **Tenerity's** liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited. Without prejudice to the rest of **your agreement**, **Tenerity's** liability of any kind in respect of any **services** or otherwise shall be limited to the amount equal to **fees** payable by **you** in any twelve month period under **your agreement**. In no **event** will **Tenerity** be liable for any:

1. economic losses (including, without limit, loss of revenues, profits, contracts, **business** or anticipated savings)
2. loss of goodwill or reputation
3. losses that **you** incur that were not reasonably foreseeable to **you** and **Tenerity** when **your agreement** was entered into, or
4. damage to or loss of data, to the extent that this was not in the contemplation of **Tenerity** and **you** at the commencement of the term and is not attributable to **Tenerity's** negligence or breach of **your agreement**.

**Tenerity** will not pay for losses arising from **our** inability to provide the **services** in the event of war, terrorism, invasion, an act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power. If any provision of **your agreement** is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of **your agreement** which shall remain in full force and effect.

## SECTION 2. SERVICES

### The services provided by Tenerity and its subcontractors

**This section sets out the services provided by Tenerity as part of your Credit Tracker membership. In some cases, the services may be provided by subcontractors of Tenerity.**

The **services** provided to **you** are limited to the description below. There is no insurance provided by these **services** or as part of **your Credit Tracker membership** by **Tenerity** or its **subcontractors**.

**a) TransUnion Credit Report service** including credit score

After **we** have received **your application** for **Credit Tracker**, **we** will verify:

(i) your application details; and

(ii) that you have a credit profile with **TransUnion**, and

iii) that **TransUnion** can validate your identity

**We** will then send **you your Credit Report** or make it available for **you** to view via **your** online account. The source of the **information** included in **your Credit Report**, including **information** on County Court Judgments CCJs), is **TransUnion** Limited.

By applying for **Credit Tracker**, **you** are authorising us to pass on **your** data to **TransUnion** to provide your **Credit Report and credit monitoring services** under Section 7 of the Data Protection Act 1998.

**You** can request **your TransUnion Credit Report** as part of **your Credit Tracker membership** subject to our reasonable usage policy, which is a maximum of 1 report each day.

**Your TransUnion Credit Report** will be provided by **TransUnion**.

#### b) Credit profile monitoring service

Once **you** have received your **TransUnion Credit Report**, as set out above, **you** will receive a periodic notification alerting **you** to any significant changes which have occurred in the previous month (including but not restricted to):

- **Your** credit profile held by **TransUnion** is searched,
- An account is added or deleted from **your** credit profile held by **TransUnion**,
- A change is made to the payment status history of **your** credit accounts,
- A judgment, voluntary arrangement or bankruptcy (or a decree, debt arrangement or sequestration in Scotland) is added or deleted.

If there have been no such changes then **you** will be notified every month that this is the case. **You** will have the choice of receiving **your** notifications by SMS or email.

#### c) Summary

**We** will provide **you** with a summary setting out an overview of what has happened to **your** TransUnion credit status over the last period. This will include an illustration of how **your** credit score has changed over time.

#### d) Credit Assessment

**You** will have access by telephone to the **Credit Tracker** Credit Assessment offering **you** a review of your current credit status available at any time. **You** will be provided with a summary upon completion and recommendations how to improve **your** credit status. To take the Credit Assessment, please call the **My Credit Tracker** team on 0344 381 4165\* during opening hours.

#### e) Credit management advice line

If **you** want guidance about managing **your** credit score you can speak to one of **our** experts on 0344 381 4165\*. **We** can:

- (i) help with any enquires **you** may have about **your** credit profile and factors affecting **your** credit score.
- (ii) help with correcting any errors in **your** credit profile where possible and adding notes if needed.

\* Lines are open 8am to 8pm Monday to Friday and 9am to 5pm Saturday, excluding bank holidays. Calls to 03 numbers will cost no more than 01 or 02 numbers from landlines or mobiles and are included within free call packages. Calls may be recorded and monitored for training and quality purposes.