Your credit score is uniquely created from multiple sources of data

Banks | Credit unions | Store credit issuers | Payday lenders | Utility providers | Telecommunications providers | BNPL services | Information from public records

YOUR CREDIT HISTORY

Your Equifax credit report includes detailed credit history on both your personal (under consumer) and business (under commercial) activity such as:

- Personal information
- Your credit file number
- Credit enquiries
- Insolvency and court judgements
- Accounts and repayment history
- Overdue accounts
- Business relationship information
- Other details including bans, complaints, and file notes.



Have you found unusual or suspicious activity in your credit report?

Then it's important to act fast as this may be a sign of identity theft. See our tips on what to do if your identity is stolen.





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The Indian Credit Reporting System Apurva Bhagat, 2022-07-12 The book provides knowledge related to credit issue which is based on the vast experience of the author alongside some tips A credit score is a phenomenal part of any lending decision but due to a lack of awareness people are crushing out their credit and financial institutions are also failing at some point in lending decisions The book reveals the some of the key points on The Credit Information Companies Regulation Act 2005 Gist of Credit Reporting System Broad Explanation of Credit Reports Importance of Credit Score and Best Ways to Boost It TransUnion CIBIL Score 2 0 Managing your Credit and Future Planning Idea of Credit Rectification Company Expert Advice The book is the first of its kind to provide you with some clarity on the subject in India **Defense Logistics** Management System, (DLMS), Version 2.0, DoD 4000.25-M, December 1995, 1995 Credit Searches Great Britain: Parliament: House of Commons: Treasury Committee, 2009 The report by the Treasury Committee calls on the Office of Fair Trading and the Information Commissioner's Office to investigate the fairness of a part of the credit market The Report follows an inquiry sparked by concerns that in shopping around for credit especially for unsecured credit such as personal loans and credit cards consumers were building up a record of credit application searches on their credit reference files and that high numbers of recorded applications in fact made it harder for them to obtain credit or affected the rates charged The Committee's inquiry considered a range of evidence including from members of the public who responded to a call put through web site moneysaving expert com to provide examples of their experiences and difficulties obtaining credit credit search companies themselves the OFT ICO and others The Report concludes that there is a fine balance of public interest between ensuring that fraud is prevented and consumers are protected from reckless lending and ensuring that the market is subject to the disciplines of informed consumer choice Loan providers have over 400 indicators that they may use to assess suitability the Committee did not get compelling evidence that application search data is essential Nor was it presented with overwhelming evidence that making multiple application searches is a major source of direct consumer detriment although the number of consumers doing this seems likely to rise However the Committee was extremely concerned about the effect of the use of credit searches on market mechanisms since in principle the ability to shop around is not only an important means for consumers to assess the market but also provides a key discipline on providers During the course of the inquiry the Committee heard about some solutions which could reduce the adverse effects of the use of credit application search data in credit reference files it considers that any acceptable solution must strike an appropriate balance between minimising fraud and over borrowing and ensuring the market is subject to normal market disciplines It recommends that the OFT look at this Federal Register ,1978-11

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