

Frequently Asked Questions — Your Credit Report



How can I see my Credit Report?

Many firms now provide you with the ability to easily access your credit report information online and most will charge you a small fee. The main credit reference agencies are listed below and they are responsible for holding your credit information and making this available to financial services organizations who subscribe to their services.

You have a right to request a copy of any information held about you under the Data Protection Act 1998.

For a fee from £2 you can obtain a copy of your credit report (which gives details such as your name, address, current credit commitments, payment records, etc) from the credit reference agencies. If you want to see your credit report then you should write to the credit reference agencies Experian Ltd, Equifax plc and Callcredit Ltd at the addresses listed below, enclosing the relevant fee, or visit their website.

Experian Ltd

Consumer Help Service
PO Box 9000
Nottingham
NG80 7WP
Tel: 0344 481 8000
www.experian.co.uk

Equifax plc

Credit File Advice Centre
PO Box 1140
Bradford
BD1 5US
Tel: 0843 455 0136
www.equifax.co.uk

Callcredit Ltd

Consumer Services Team
PO Box 491
Leeds
LS3 1WZ
Tel: 0330 024 7579
www.callcredit.co.uk

If you believe any of the data is incorrect, the details you receive from the agencies will explain how you can set about having it corrected.

Can anyone see my credit report information?

No, credit report information is private. Only companies who are members of the credit reference agencies account sharing scheme can access credit report information. They can only look at your credit report details if you have given them permission. They usually get your permission when you complete their credit application form.

What information does Swift provide to the credit reference agencies?

Swift only reports information directly to Equifax plc. This may mean that some of your loan accounts may not appear on credit reports produced by Experian or Callcredit although information tends to be shared between them.

As a responsible mortgage lender Swift is obliged to provide Equifax with the status of the account on a monthly basis – regardless of whether the loan is in arrears or up-to-date. Swift's report is generally run on the first Saturday of each month and submitted to Equifax shortly afterwards.

continued overleaf

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swift group 

Do you tell Equifax if my account is in arrears?

Yes, we are obliged to provide status details of your loan account on a monthly basis.

What affect will arrears on my account have on my credit rating/credit score?

A credit rating/score is a tool used by a lender to help determine whether you qualify for a particular credit card, loan etc. Many different formulas are used to calculate credit scores and therefore your score may vary, but a record of late payments on your current and past loan accounts will lower your score – the lower your score, the more risk you represent to the lender. To find out more information about this you should contact Equifax.

How long will information stay on my credit file?

The length of time varies depending on the 'data type', however for credit agreements the expiry date is generally 6 years from the date the account was settled, written off or defaulted – whichever occurred first. In general, negative information that is more than 6 years old must be removed from your file.

If you have any concerns or disputes about the information we send to Equifax please contact:

Complaints Resolution Team
Swift Group, Arcadia House, Warley Hill Business Park,
The Drive, Brentwood, Essex CM13 3BE
Telephone: 01277 359 678
Email: complaints@swift.co.uk

Arcadia House, Warley Hill Business Park, Brentwood, Essex CM13 3BE
Telephone: 01277 359 420
www.swift.co.uk

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