

## Amendment to reflect changes to availability of online credit reports

	Credit score (personal)	Credit rating	Post code rating	Electoral roll	Court details	Search and Enquiry history (years)	Credit Account history (years)	Fraud warning	Instant access	Price (with score)
annualcreditreport.co.uk	✓	✓		✓	✓	2	6+	✓	✓	£2.50 (£7.47)
checkmyfile.com	✓	✓	✓	✓	✓	1	6	✓	✓	£9.99 (£12.98)
Callcredit	✓	✓		✓	✓	1	4	✓	✓	£9.95 (£14.94)
Equifax	✓	✓		✓	✓	1	6	✓	✓	£14.95 (£14.95)
Experian	✓	✓		✓	✓	1	3	✓	✓	Only available with Credit Expert subscription

Information correct as at 29 January 2010

Page 7 Financial fraud losses rose to £609.9m in 2008, up from £535.2m in 2007 according to Financial Fraud Action UK (previously APACS). Of the total sum, the amount relating to card identity theft is now £47.4m.

Page 11 Card not present (CNP) fraud losses in 2008 increased to £328.4m (up 13%).

Page 13 Counterfeit card fraud increased in 2008 by 18% to £169.8m.

Page 19 Advance fee scams. Several '419' type emails have started to use actual BBC website news links in an attempt to make the scams appear more believable.

Page 31 The Fraud Bill 2005 has now been enacted.

Page 35 The government has now announced that it will build a National Identity Register based on the existing Passport Office and Department for Work and Pensions systems.

Page 61 The address for Experian is now PO Box 9000, Nottingham, NG80 7WP

Page 71 Instant access is now available from all credit reference agencies.

Page 84 The rules that govern data sharing have changed. The first paragraph should now read:

*"When a lender searches you, your credit file often includes 'third party data'. This means that your credit standing is influenced by data that relates to anyone financially connected to you, for example people in your family where you share a joint account. Unfortunately you will not be able to see what impact third parties have on your credit standing as the reports sent to consumers only provide information about you. You are advised of the name of those persons financially associated with you, but you are not advised of the impact that those financially connected persons have on your credit standing."*

Page 85 The Credit Account history column in the table represents the number of years that monthly account status codes are shown on each credit reference agency file.

Page 86 Replace second paragraph with:

*"A credit file will tell you, (or lenders searching your file), if you are listed at your current address on the most recent credit reference agency version of the electoral roll. The electoral roll is updated every October by local authorities, but it takes a few months for the details to reach your credit file. Some, but not all, local authorities sell monthly updates to some of the agencies which can help to update credit reports more quickly, though this cannot be totally relied upon."*

Pages 92-4 Please note that the credit reference agencies have no means of storing your thumbprint. The essence of the notice is to require lenders to ensure that any credit application received from you contains a thumbprint.

## Appendix 4

### UK online credit file monitoring services

Use the table below to select the service that best meets your requirements.

All prices and features correct at 29 January 2010

Supplier Name of Service	Price	Equivalent price per agency report per month	Agencies covered	Instant access	Phone contact pre-sale	Other features
<b>Annualcreditreport.co.uk</b>	One off set up fee of £2.50 then free	<b>Free</b>	1	YES	01872 Standard rates	Free credit report every year. Credit score upgrade £4.97 gives access to identity theft prevention and restoration services. Monthly service including credit scores £3.97 per month.
<b>checkmyfile.com</b> Unlimited Access to Triple Agency Reports	£17.99 per quarter	<b>£1.99</b>	3	YES	0800 Free	One point of contact. All three credit agency reports presented in same format for easy comparison. No additional charges for credit scores. Compare public file, what lenders see and full credit file.
<b>Callcreditcheck</b>	£3.99 per month	<b>£3.99</b>	1	NO	NO	E-alerts and SMS alerts. Credit scores free for first 3 months then additional £4.99 per month.
<b>checkmyfile</b> Unlimited Access	£4.99 per month	<b>£4.99</b>	1	YES	0800 Free	One point of contact. All three credit agency reports presented in same format for easy comparison. No additional charges for credit scores. Compare public file, what lenders see and full credit file.
<b>CPP</b> Identity Protection Alert	£5.99 per month or £69.99 annually	<b>£5.99</b>	1	YES	0870 National rates	One point of contact. Insurance cover £60,000 Experian based files.
<b>Experian</b> Credit Expert	£6.99 per month	<b>£6.99</b>	1	YES	NO	30 day free trial. Weekly SMS alerts. Credit Score additional £5.95 per search, non refundable.
<b>Equifax</b> Credit Watch Gold	£7.50 per month	<b>£7.50</b>	1	YES	0870 National rates	One month free trial. 3 months minimum subscription. Daily email alerts .
<b>Adaptive Affinity</b> Freecreditreport service.co.uk or FreeCreditReport.co.uk	£29.95 per month	<b>£29.95</b>	1	YES	0845 Local rates	10 day free trial. Includes alerts and identity restoration services.

If you discover a price change, please let us know on [pricechange@ukidentitytheft.com](mailto:pricechange@ukidentitytheft.com)