

Credit eligibility check explained

This search doesn't affect your Credit rating or your ability to obtain Credit in the future and won't be seen by any other lender.

How does the eligibility check work?

It takes account of information you provide in your application, any information we may already have about you, and any information we may get from other organisations such as Credit Reference or fraud-prevention Agencies.

The eligibility check uses this information to establish if we may be in a position to offer you Credit based on your circumstances at that time.

What types of information does a Credit Reference Agency hold?

Credit Reference Agencies hold different types of information, such as information from the electoral register, details of any court judgments or bankruptcies in your name, a record of current and past Credit commitments (for example, Credit Cards, loans, mortgages) that you've held in the last six years, and details of any searches of your Credit file.

What happens if I am told that I am not eligible?

If you've been told that you're not eligible for Credit, it may be down to a number of reasons.

For example:

- The Credit Reference Agency or Agencies may have information about you which may have influenced our decision;
or
- We may have a specific policy which results in our decision. For example, we won't lend to you if we feel your level of income suggests you may have difficulty repaying further Credit comfortably.

To get a copy of your Credit file (the report lenders see when checking your Credit worthiness), contact the Credit Reference Agency or Agencies using the contact details listed below. The Credit Reference Agency or Agencies offer instant online access to your Credit file via their websites; if you ask for a copy you will need to provide your full name, date of birth and all addresses you've lived at during the past six years.

Who do I contact to find out more about my Credit file?

Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS.
Phone: 0800 014 2955. Website: www.equifax.co.uk

Experian Ltd, Customer Support Centre, PO Box 9000, Nottingham, NG80 7WE.
Phone: 0800 013 8888. Website: www.experian.co.uk

TransUnion, One Park Lane, Leeds, LS3 1EP.
Phone: 0330 024 7574. Website: www.transunion.co.uk

For ROI customers applying for credit in ROI;
Central Credit Register, Adelphi Plaza, George's Street Upper, Dún Laoghaire, Co. Dublin, Ireland.
Lo-Call: 1890 100050. Landline: 01 2245500
Email: myrequest@centralcreditregister.ie

Calls may be recorded. Call will be charged at the basic rate. The number provided may be included as part of any inclusive call minutes provided by your phone operator.

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