

Our Ref: YPEDUK

Dear Sir / Madam

Thank you for your interest in Your Plan. After careful consideration it is not possible to offer you credit facilities at this time. When considering applications for credit, Creation uses a range of information including data provided by a Credit Reference Agency, detailed below.

The eligibility check for Your Plan does not affect your credit rating or your ability to obtain credit in the future and will not 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 agencies.

The eligibility check uses information to establish if we would be in a position to offer you finance 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 have 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 have been told that you are not eligible for finance it may be down to a number of reasons.

For example:

- The credit reference agency 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 will not lend to you if we feel your level of income and current financial commitments suggests you may have difficulty repaying further credit comfortably

To get a copy of your credit file (the report lenders see when checking your creditworthiness), contact the credit reference agency using the contact details listed below. The credit reference agency offer instant on-line access to your credit file via their website. If you ask for a copy by writing, you will need to send the fee of £2 (cheque or postal order) and provide your full name, date of birth and all addresses you have 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
www.equifax.co.uk

Yours sincerely



Alison Monroe
Head of Operations