

Our Ref: YPDUK

Dear Sir / Madam

Thank you for your application for credit. After careful consideration it has not been 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. The Credit Reference Agency used is:

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

If you feel that the information in respect of your credit history is incomplete or may be inaccurate you can request a copy of your credit report from the Credit Reference Agency shown above. A fee of £2.00 is payable in order to receive a copy of your credit report. You will need to give the agency your full name and all addresses you have had in the last 6 years.

Information from a Credit Reference Agency is only one element that is considered when assessing an application. An application may be rejected for reasons other than information from a Credit Reference Agency, for example you may not have passed Creation's internal credit score or the information provided is inconsistent or there may be a specific internal lending rule that results in the credit application being declined.

Yours sincerely



Alison Monroe
Head of Operations