Credit File Advice
Gender Recognition Act 2004

Version 1.5

CONTENTS

INTRODUCTION

There are three major Credit Reference Agencies in the UK, holding information about almost all UK adults. Under article 15 of the General Data Protection Regulation 2018, you are legally entitled to request a copy of the information these agencies hold on you. This is known as your credit file.

This file, with your permission, may also be viewed by other organizations in order to give you credit, approve you for a job, allow you to lease a property or simply to confirm your identity.

Links to your previous identity

It is likely that your credit report will initially show links between your current and previous identities. Due to the sensitive nature of this information, all three Credit Reference Agencies have arranged a special service to help you manage the information on your credit file in the way you feel is appropriate for you.

Once you have completed the process with any one of the Credit Reference Agencies, they will contact the other two on your behalf and make them aware of any changes to your file. You do not need to contact all three agencies separately.

Our specialist help service

This service has been set up to assist you with your credit report and any queries you may have relating to it. As this is a separate, confidential service, we ask that you use the following details when contacting us:

Specialist Advice
Consumer Services Team
TransUnion
PO BOX 647
Unit 4
HULL
HU9 9QZ

Telephone: 0330 024 7574

Email: ukspecialistservices@transunion.com

GETTING STARTED

The first thing you will need to do is to apply for a complimentary copy of your credit file. To do this you will need to send us your completed credit file application form.

Make sure you provide us with details of all your addresses in the last 6 years and any previous names you have been known by, continuing on a separate sheet of paper if necessary.

What happens next?

We will send you your file within seven working days, unless we have to contact you for further information or identification. Your report will be accompanied by a document which explains the information on it.

It is then necessary for you to examine your report. The following pages explain what you should look out for and what you should do to resolve any issues you may have with the information on your report.

Checking your details

It is essential that you check all of the information on your file to see if there are any references to your old name. If there are none, then you do not need to do anything. If there are links to your previous identity and you are not happy with this, please read the following sections for further advice.

Electoral Roll Information

Lenders use the electoral roll to check your name and address when you apply for credit. This helps them to confirm that you are who you say you are, you live/have lived where you say you have and how long you have lived at the addresses you have supplied to them.

If you have not yet changed your name on the current electoral roll you need to complete the Voter Registration Change of Name form and send it to your local council as soon as possible. Unfortunately, we cannot organize this for you – for security reasons it must come directly from you.

You also need to send us a copy of this form and a copy of your council's reply. We will update our records as soon as we can to show your current name. We will also 'close off' your previous name to make sure that other people cannot use it.

We strongly recommend that you ask your council to make sure your name does not appear on the 'edited' version of the register and that you send us confirmation of this. The edited version of the register is available to anyone who wishes to purchase it. When you complete your annual canvas form in October each year, you should tick the 'opt out' box to make sure you are not on the edited version of the electoral roll. You will need to do this each year.

If there is a link to your previous identity on the current electoral roll:

- Complete and send the Voter Registration Change of Name form to your local council;
- Send a copy to us together with your council's response; and
- Tick the 'opt out' box when you complete the annual canvas form each October.

Updating your credit account records

If your credit report includes information in your old name (with the exception of any adverse public records such as County Court Judgments, administration orders, voluntary arrangements or bankruptcy orders) you can ask us to:

- Change all of your account information into your new name
- Remove any link between your old and new names

This will break the link between your two names, meaning that if people were to search these names in the future they would not be able to tell that they are linked in any way.

We may be able to update some of the information straight away. We may also have to contact some of the lenders and ask them to update their records first. Either way, we will have to liaise with your current and past lenders about your name change. It is therefore important that you complete and return the consent form. This permits us to contact other organizations about your change of name. We cannot do this without your permission.

Alternatively, you may wish to keep the credit information in your old name on your report and maintain the link between your current and previous names. You might want to do this because of the fact we cannot change your past electoral roll information.

If you chose to keep the link between your old and new names, you must inform us of this as soon as you receive your Gender Recognition Certificate. We will then add a statement to your report to make sure that any organization checking your report knows that information is strictly protected by the Gender Recognition Act 2004 and may only be disclosed with your permission. The standard wording of this statement has been agreed with the Department of Constitutional Affairs and can be found on page 9 of this advice pack.

You can also add your own statement instead, or in addition if you so wish. This can be up to 200 words and we can help you word it if necessary. The suggested wording can also be found on page 9.

What effect does breaking the link have?

If you choose to break the link, you will lose electoral information in your old name. This may mean that it looks like you have not been at your current address for very long and may, therefore, be questioned by organizations searching your report in the future. It might also cause you problems gaining credit. However, once the electoral roll information in your name dates back three years or more this is unlikely to affect you any longer.

Keeping the link broken

If you decide to break the link it is important that you do not give your previous name to any organization when you apply for credit or financial services. If the application form has a section asking for your previous name, you should leave it blank. It is not an offence to do this because all of your records will have been transferred into your new name.

Adverse public records

If your report contains any adverse public records (e.g. county court judgments, an administration order, a voluntary agreement or a bankruptcy order) in your old name, we will be unable to break the link between your old and new names completely. This is because we are not allowed to change the name on public records. As a result, we have to continue to show this information in your old name until it is removed from your file. This type of information is normally removed as soon as it is six years old. There are certain types of bankruptcy which can last up to fifteen years. We can still change the name on your other credit records.
If your report contains adverse public records, you must let us know as soon as you have your Gender Recognition Certificate so that we can add a statement to your credit report. This statement explains your circumstances and states that, until the adverse public records are removed from your credit report, your personal information under your old name is protected under the Gender Recognition Act 2004.

As with your electoral roll data, you can also add your own statement (Notice of Correction) instead or in addition to this. Again, suggested wording can be found on page 9.

Once any adverse public records have been removed from your report, you can then request that we remove any link between your old and new names if you so wish.

Changing information from my old name to my new name

If you are only just beginning the process of changing your name, we may need to see some additional documents to help us verify your identity. When you contact us we will tell you exactly what we need and explain what you need to do next.

WHAT TO DO NEXT

Once you have viewed your credit file and have decided which course of action you wish to take, simply let us know of your choice. We will then set about helping you. If you are unsure of what to do for the best, you are welcome to contact us for further advice. Our specialist help service is strictly confidential and free of charge. Please contact us using the contact details on page 2 of this pack.

Once any changes to your file are completed, you will be sent a new copy free of charge so that you can check the amendments we have made.

The other Credit Reference Agencies

If you ask us to make any changes to your file, we will inform the other agencies so that they can update their records too. To enable us to do this, you must complete the Consent Form at the back of this pack. Without your permission, we will be unable to pass on your information and you will have to contact the other agencies yourself.

Equifax Phone: 0870 240 0686 Email: graadvicelineuk@Equifax.com

Experian Phone: 0870 366 1660 Web: www.experian.co.uk/gra

Direct Marketing

If there is any information on your credit file in your name, it is advisable that you register that name with the Mailing Preference Service and the Telephone Preference List. After a short period of time, this will stop any junk mailings or unwanted telephone calls for your old name. You can use the forms in this pack or visit their website:

Telephone Preference Service (TPS and MPS are both available on this site by following the links.)

www.tpsonline.org.uk Tel: 0845 070 0707

Any questions?

If you have any further questions, please do not hesitate to contact us using the details on page 2 of this advice pack.

IMPORTANT NOTE

You must let us know when you receive your Gender Recognition Certificate. If you do not, we will not know that you are protected by the Gender Recognition Act 2004 and as such, will not be able to protect any information showing a link between your current and previous names.

ACCOMPANYING INFORMATION

Notices of Correction – Advice Sheet

If you have a Gender Recognition Certificate and have information on your credit report in your old name, you may wish to add a Notice of Correction to your credit report as well as or instead of the wording we have agreed with the Department of Constitutional Affairs. This agreed wording is as follows:

“THE INFORMATION ON THE CURRENT AND PREVIOUS NAMES OF THIS CONSUMER IS ‘PROTECTED INFORMATION’ UNDER THE GENDER RECOGNITION ACT 2004 BECAUSE IT RELATES TO A PERSON WHO HAS CHANGED GENDER UNDER THE ACT. IT MAY BE A CRIMINAL OFFENCE UNDER THAT ACT TO DISCLOSE THIS INFORMATION.”

If you wish to add your own Notice of Correction in addition to this or as an alternative, we recommend something similar to the following:

“I [NEW NAME] WAS PREVIOUSLY KNOWN AS [PREVIOUS NAME]. I ASK YOU TO TREAT THIS INFORMATION AS CONFIDENTIAL AND NOT TO PASS INFORMATION ABOUT MY CIRCUMSTANCES ONTO OTHERS UNLESS SPECIFICALLY AUTHORISED TO DO SO BY ME AND IN ACCORDANCE WITH THE PROVISIONS FOR PROCESSING SENSITIVE PERSONAL DATA UNDER THE GDPR.”

It is important to understand that all organisations viewing your full report would be able to see a Notice of Correction, until it is removed. This could include checks by potential or current employers.

Consent form

TransUnion/Experian/Equifax Consent Form
I (new name)…………….. Previously known as (old name)…… … DOB …../…./………. Of (current address) ………………………………………………………………………………………….. …………………………………………………………………………………………… ………………………………………………………………………………………….. ………………………………………………………………………………………….. Postcode:……… …………. …….would like TransUnion/Experian/Equifax to assist me in updating my credit records, in accordance with the instructions that I will give. TransUnion /Experian/Equifax will update its records to show my current and previous name and/or gender. TransUnion /Experian/Equifax will, on my behalf, notify this update and these details to TransUnion /Experian/Equifax and any lenders shown on my credit report, who provide TransUnion /Experian/Equifax with information about me or who have done so in the past, and will request these organizations to update their records accordingly. TransUnion /Experian/Equifax will make enquiries and answer queries of, give instructions to and obtain information from these organizations concerning this update. I understand that TransUnion /Experian/Equifax may assist me in this way before, during and after any application I may make under the Gender Recognition Act 2004 for a Gender Recognition Certificate. I request and authorize TransUnion /Experian/Equifax to assist me and to use my information in this way. I understand that I have the right of access to my personal information held in records of credit reference agencies and lenders.
Signed ………………… (new name)
Please return your consent form to: Specialist Advice, Consumer Services Team, TransUnion, PO BOX 647, Unit 4, HULL, HU9 9QZ

Voter registration form

For Office Use	Polling District	Elector No.

Voter registration form
Change of Name

Each applicant must complete a separate form. If more forms are needed, please photocopy or contact the Electoral Registration Officer for further copies. Please complete the form using CAPITAL letters.

1 About you

Surname	**Other names (in full)**

Citizenship If you are a European Union citizen (other than British or Irish) please state which country	I am a citizen of

Your age	If you are 17, please give your date of birth below	18 or over (tick box)	
	/ /	70 or over (tick box)	

2 Your current address

I apply to be registered at the following address, at which I am living.

………
….

Postcode…………………………

3 Your former name	**Surname**
	Other names (in full)

4 Signature of applicant

The fine for false information is up to £1000. Each person has to fill in and sign their own form. The form will be returned if it is not signed or is not signed by the person named above.

As far as I know, the details on this form are true and accurate. I am a British, Commonwealth, Irish or European citizen.

Signed	**Date**

In case we have a query, please give

Daytime telephone number	Email address

(You do not have to give these, but it helps us contact you if there is something unclear about your form)

Please return to : Your local council, Electoral Registration Office

Notes:
1. A valid application received not less than 14 days before the end of a month (excluding September, October and November when no additions can be made) will be added to the Register with effect from the 1st of the following month.
2. To be valid for a particular election your name has to be included in the Register of Electors by nomination day for that election.
3. The Electoral Registration Officer may require further evidence in support of your application.