GRA Information Pack

The Gender Recognition Act 2004 and your Equifax Credit Report

Contents

Introduction

As a one of the three credit reference agencies (CRAs) operating in the UK, Equifax holds information about most adults in the UK. Under Section 13 of the Data Protection Act 2018, you are entitled to see a copy of the information we hold about you. This is called your credit report.

Other organisations, which have a legitimate reason to, can see some or all of the information on your credit report. They might do this to help them:

- make a decision on whether or not to offer you credit
- confirm your identity
- make a job offer to you; or
- lease you a property

This purpose of this pack is to help you understand how the three UK CRAs can help you manage the information on your credit report when you've changed genders. If there's any record of your old name appearing on your credit report you may be able to choose to have some or all of the information changed into your new name and any links between your names removed.

Alternatively, you might choose not to update your information and to keep the links between your names.

Additionally, in this pack we've included a number of forms and other pieces of information that you might find helpful.

- Credit report application forms (two)
- Consent form
- Guidance on Notices of Correction wording
- Recommended wording for endorsement letter
- Recommended wording for mailing preference service letter
- Telephone preference details
- Voter registration form

The Gender Recognition Act

The Purpose of the Gender Recognition Act is to enable individuals to legally change their gender by making an application to a Gender Recognition Board for a certificate. A successful application will result in the individual being given a new birth certificate in their new gender.

In order to qualify, they do not necessarily have to have undergone surgery but they do have to have lived in their current gender for at least 2 years.

Under the Gender Recognition Act:

* If you've applied for a Gender Recognition Certificate (GRC), a person or organisation acting in an official capacity cannot disclose information about your application or the fact that you have applied to anyone else.

* If you've been successful in obtaining a Gender Recognition Certificate, they also cannot disclose information about your previous gender.

To help you protect information about your previous gender in line with your rights under the Act, the three main credit reference agencies in the UK (Experian, Equifax and TransUnion (formerly Call Credit) have set up a dedicated confidential service, to help you update your credit report. Contact details for each credit reference agency can be found on page 8.

Updating your credit report

What if you don't have a Gender Recognition Certificate?
If you don't have a Gender Recognition Certificate but have changed your name, we can still contact lenders on your behalf to ask them to update their records.

However, without a GRC your credit report information is not formally protected under the Gender Recognition Act and any changes will be at the lender's discretion. It's likely that a lender will ask you to contact them directly with proof of your name change.

What can the credit reference agencies do?
If you have a Gender Recognition Certificate and want to break the link between your current and previous gender, we can:

* provide you with a copy of your Equifax Credit Report in your old name and your new name, so you can see what information is currently recorded in each;
* contact lenders on your behalf and tell them that your credit report information is protected under the Gender Recognition Act;
* ask lenders to update your name and gender in the information they provide to us;
* add a statement to your Equifax Credit Report which tells organisations conducting a credit search on you that your information is protected under the Gender Recognition Act;
* provide you with an updated copy of your Equifax Credit Report to confirm once changes have been made;
* monitor your credit report for up to 12 months after any changes have been made to ensure no further information appears on your credit report in your old name; and
* contact the other credit reference agencies so they can start the process of updating your information in their records in the same way.

Information that CRAs cannot update

Some of the information on your credit report is public record information and cannot be updated by any credit reference agency.

Electoral roll;

To change your name on the electoral register you'll need to contact your local authority and complete a new voter registration form. We'll also need to see a copy of this completed form and confirmation from your local authority that the changes have been made to the register.

The data on the open register is available to anyone who wishes to purchase it so we'd suggest that you ask your local authority to ensure they add your information to the full register only. You should request that your name does not appear on the edited register. To ensure that you remain on the correct version of the register remember to select "opt out" each year on the annual electoral registration form.

The edited version of the electoral roll is available to anyone wishing to buy it.

It's not possible to change how your name appeared on the electoral register in the past. Changes can only be applied to the current register.

Adverse public record information such as;

- County Court Judgements (CCJs)
- Involuntary Arrangements (IVAs)
- Bankruptcies
- Debt Relief Orders (DROs)
- Scottish Trust Deeds
- Sequestrations

Any adverse public record information in your old name cannot be updated and will usually stay on your credit report for six years from the start date. The exception to this may be certain types of bankruptcy which can last up to 15 years. This means that we cannot totally break the link between your new and old names. We can, however, still help with changing the name on all your other credit records.

If you have a Gender Recognition Certificate and have adverse public record information on your credit report, we can add a Notice of Correction to your report which tells anyone searching your report that the information about your old name is strictly protected by the Gender Recognition Act

The wording of this statement has been agreed with the Department for Constitutional Affairs and can be found in the forms on page 13 of this pack. This will make sure that, until the adverse public records are removed from your credit report, anyone searching your report will know that information about your old name is strictly protected by the Gender Recognition Act 2004.

You can also add your own statement as well or instead if you wish. This can be up to 200 words and we can help you word it if necessary.

Once the adverse public records have been removed from your report, you can then ask us to remove any link between your old and new names, if you have a Gender Recognition Certificate and choose to break the link between your old and new names.

Important: if you have a Gender Recognition Certificate you must let us know and provide a copy of it to us. If you don't we will not know you are covered by the Gender Recognition Act 2004 and will not be able to help you protect any information that shows the links between your new and your old name.

Getting Started

You'll need to complete and return the credit report application form and the consent form included in this pack to get the process started. We'll also need you to send us an original certified copy of your evidence of name change, either in the form of:

- Your Gender Recognition Certificate (GRC);
- A Deed of Name Change (or similar); or
- A certified copy of your passport in your new name.

Although we can accept any of the above as evidence of name change your information is not formally protected under the Gender Recognition Act if you don't provide your GRC and any changes to your information will be at the lender's discretion.

Additionally, we'll need to request that you send us some documentation in your old and new name for identity verification.

We request that you send us one copy of a government-issued identity document for each of the names. Examples include:

- passport
- driving licence (full or provisional)
- national identity card

We'll also need one copy of a document that confirms your address for each of the names. Documents we can accept include:

- current or savings account statement from your bank or building society
- credit union statement or passbook
- credit card statement (not a storecard)
- energy or water bill or statement
- landline telephone or broadband bill
- evidence of entitlement to a state or local authority funded benefit

The address based document for your new name should be dated within the last three months and be addressed to you at your current address. Please do not send us original documents as they may not be returned.

The Next Steps

If you've indicated that you're happy for us to do so, we'll contact the other credit reference agencies on your behalf so that they can start the same process to update their records. Contact details for the other CRAs are included in this pack.

We'll send you two copies of your of your Equifax Credit Report. One in your old and one in your new name for you to check what information is currently appearing in both.

We'll contact any lenders necessary to update your information in accordance with the instructions you provide us in your forms. We'll let you know each time we receive a response from any of the lenders concerned.

We'll add the previously mentioned statement to your report explaining that your information is protected under the Gender Recognition Act.

Once everything has been completed we'll send you an updated copy of your Equifax Credit Report in your new name.

Questions?

If you have any questions, we've got a dedicated confidential service to help you with your Equifax Credit Report queries. To get in touch with us, you should use the following details:

GRA Advice Line
Equifax Ltd.
PO Box 10036
Leicester
LE3 4FS

Phone: **0800 090 2289***

E-Mail: GRAAdvicelineuk@equifax.com

*Calls to this number are free from UK landlines and UK mobiles

The Other Credit Reference Agencies

We'll be happy to contact the other credit reference agencies on your behalf so they can make any necessary changes to their records too.

However, we understand that you may wish to get in contact with them yourself. You can reach their teams using the below information.

Experian Website: www.experian.co.uk/gra

Phone: **0800 952 0370**

TransUnion (formerly Call Credit) Contact Email: vof@callcreditgroup.com

Phone: **0113 220 1602**

Equifax Statutory Credit Report Request - To be completed in your old name

DECLARATION

I wish to apply to Equifax for a copy of my statutory credit report under the Data Protection Act 2018 Section 13

Signature: Date: / /

YOUR PERSONAL DETAILS			
Title:			
Full forename:			
Middle name:			
Surname:			
Date of birth (DD/MM/YY)			
Telephone no (for contact about your request):			
Email address (for contact about your request):			
Other names you may be known as:			

YOUR CURRENT ADDRESS
Number/Street:
Address 2:
Address 3:
Town:
County:
Postcode:

YOUR PREVIOUS ADDRESSES (those lived at in the last 6 years) *We will only return data for the addresses you provide to us. By providing this information you are confirming you have lived at these addresses. Equifax may update your records to show a connection between these addresses in your name. These are known as address links.*

Previous Address 1	Previous Address 2
Number/Street:	Number/Street:
Address 2:	Address 2:
Address 3:	Address 3:
Town:	Town:
County:	County:
Postcode:	Postcode:

Previous Address 3	Previous Address 4
Number/Street:	Number/Street:
Address 2:	Address 2:
Address 3:	Address 3:
Town:	Town:
County:	County:
Postcode:	Postcode:

RETURN TO: Equifax Ltd, GRA Advice Line, PO Box 10036, Leicester, LE3 4FS

Equifax Statutory Credit Report Request – To be completed in your new name

DECLARATION	
I wish to apply to Equifax for a copy of my statutory credit report under the Data Protection Act 2018 Section 13	
Signature:	Date: / /

YOUR PERSONAL DETAILS			
Title:			
Full forename:			
Middle name:			
Surname:			
Date of birth (DD/MM/YY)			
Telephone no (for contact about your request):			
Email address (for contact about your request):			
Other names you may be known as:			

YOUR CURRENT ADDRESS
Number/Street:
Address 2:
Address 3:
Town:
County:
Postcode:

YOUR PREVIOUS ADDRESSES (those lived at in the last 6 years) *We will only return data for the addresses you provide to us. By providing this information you are confirming you have lived at these addresses. Equifax may update your records to show a connection between these addresses in your name. These are known as address links.*

Previous Address 1	Previous Address 2
Number/Street:	Number/Street:
Address 2:	Address 2:
Address 3:	Address 3:
Town:	Town:
County:	County:
Postcode:	Postcode:

Previous Address 3	Previous Address 4
Number/Street:	Number/Street:
Address 2:	Address 2:
Address 3:	Address 3:
Town:	Town:
County:	County:
Postcode:	Postcode:

RETURN TO: Equifax Ltd, GRA Advice Line, PO Box 10036, Leicester, LE3 4FS

Important information about your application for your Equifax Credit Report

If Equifax believes that fraud has been or might be committed, it may share data with fraud prevention agencies (FPAs). These FPAs collect, maintain and share data on known and suspected fraudulent activity. Equifax and some other CRAs also act as FPAs. Equifax shares information with the major fraud prevention agency in the UK, Cifas, who can be contacted here:

www.cifas.org.uk

How data may be used by fraud prevention agencies:

FPAs may supply the data received from its clients about you, your financial associates and your business (if you have one) to other organisations. This may be used by these organisations and other FPAs and CRAs to: -

- Prevent crime, fraud and money laundering by, for example;
  - Checking details provided on applications for credit and credit related or other products and services
  - Managing credit and credit related accounts or products or services
  - Cross-checking details provided on proposals and claims for all types of insurance
  - Checking details on applications for jobs or as part of employment
- Verify your identity if you or your financial associate applies for facilities including all types of insurance proposals and claims
- Trace your whereabouts and recover debts that you owe
- Conduct other checks to prevent or detect fraud
- Undertake statistical analysis and system testing
- Your personal data may also be used for other purposes where you've given consent or where required or permitted by law

Consent Forms

A: For completion IF you have a Gender Recognition Certificate

Section 1: Your Details	
Old Name:	
New Name:	
Date of Birth:	
Current Address	
House Name/Number:	
Street Address:	
Town:	
Postcode:	
Credit Report Reference Number (if applicable):	

Section 2: Your Instruction			
Would you like to keep or break the link between your current and previous identities? (please tick below)			
Break Link		Keep Link	

Which of the following statements (if any) would you like added to your Equifax Credit Report? (tick all that apply)	
“THE INFORMATION ON THE CURRENT AND PREVIOUS NAME 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.”	
I [NEW NAME] WAS PREVIOUSLY KNOWN AS [PREVIOUS NAME]. I ASK YOU TO TREAT THIS INFORMATION AS CONFIDENTIAL AND NOT PASS INFORMATION ABOUT MY CIRCUMSTANCES ONTO OTHERS UNLESS SPECIFICALLY AUTHORISED TO DO SO BY MYSELF IN ACCORDANCE WITH THE PROVISIONS FOR PROCESSING SENSITIVE PERSONAL DATA UNDER THE DATA PROTECTION ACT	
I would like to add my own wording as follows (remember this can be no more than 200 words long):	
I don't want to add any statement to my Equifax Credit Report.	

Section 3: Your Consent	
Please tick the options below to confirm that you're happy for us to:	
Process the information you've given as part of this request (which includes your personal data and sensitive personal data) for the purposes of acting in accordance with your instructions provided in Section 2 above.	

Provide a copy of the information you've given as part of this request to any companies whom provide us with data about you, so that we can ask them to update the records.	
Provide a copy of the information you've given as part of this request to the other Credit Reference Agencies (Experian and TransUnion) so that they can also start the process to update their records accordingly.	

I'd like Equifax to assist me in updating my credit records to show my current and previous name and/or gender, in accordance with the instructions that I have given on this form.

I understand that Equifax will, on my behalf, notify the other Credit Reference Agencies and other companies as I have indicated my consent to above, and will request these organisations to update their records accordingly.

I understand that I have the right of access to my personal information held in records of credit reference agencies and lenders

By signing below, I request and authorise Equifax to assist me and to use my information in this way.

Signed (new name):		**Date:**	

B: For completion IF you do not have a Gender Recognition Certificate

Section 1: Your Details	
Old Name:	
New Name:	
Date of Birth:	
Current Address	
House Name/Number:	
Street Address:	
Town:	
Postcode:	
Credit Report Reference Number (if applicable):	

Section 2: Your Instruction			
Would you like to keep or break the link between your current and previous identities? (please tick below)			
Break Link		Keep Link	

Which of the following statements (if any) would you like added to your Equifax Credit Report? (tick all that apply)	
I [NEW NAME] WAS PREVIOUSLY KNOWN AS [PREVIOUS NAME]. I ASK YOU TO TREAT THIS INFORMATION AS CONFIDENTIAL AND NOT PASS INFORMATION ABOUT MY CIRCUMSTANCES ONTO OTHERS UNLESS SPECIFICALLY AUTHORISED TO DO SO BY MYSELF IN ACCORDANCE WITH THE PROVISIONS FOR PROCESSING SENSITIVE PERSONAL DATA UNDER THE DATA PROTECTION ACT	
I would like to add my own wording as follows (remember this can be no more than 200 words long):	
I don't want to add any statement to my Equifax Credit Report.	

Section 3: Your Consent	
Please tick the options below to confirm that you're happy for us to:	
Process the information you've given as part of this request (which includes your personal data and sensitive personal data) for the purposes of acting in accordance with your instructions provided in Section 2 above.	
Provide a copy of the information you've given as part of this request to any companies whom provide us with data about you, so that we can ask them to update the records.	
Provide a copy of the information you've given as part of this request to the other Credit Reference Agencies (Experian and TransUnion) so that they can also start the process to update their records accordingly.	

I'd like Equifax to assist me in updating my credit records to show my current and previous name and/or gender, in accordance with the instructions that I have given on this form. I understand that Equifax will, on my behalf, notify the other Credit Reference Agencies and other companies as I have indicated my consent to above, and will request these organisations to update their records accordingly. I understand that I have the right of access to my personal information held in records of credit reference agencies and lenders By signing below, I request and authorise Equifax to assist me and to use my information in this way.	

Signed (new name):		**Date:**	

Frequently Asked Questions

What's the difference between breaking and keeping the link between my old and new names?

Both these options have advantages and disadvantages. If your old name is not shown on your credit report, you do not need to do anything else.

If there's any record of your old name you may be able to choose to have some or all of the information in your old name changed into your new name.

Alternatively, you may choose not to update your information and to keep the link to your old name. You might want to do this because of the fact that we cannot change your past electoral roll information. If you choose to break the link, you will lose electoral roll information in your old name from your report. This might make it look like you have not been at your address for very long and might, therefore, be questioned by organisations searching your report in the future.

If I choose to break the link between my old and new name, how do I make sure the link stays broken?

If you do decide to break the link and want to ensure that it stays that way it's important that you don't give your previous name to any organisation 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's not an offence to do this because your records will all have been transferred into your new name.

Will changing my gender affect my credit score or ability to obtain credit?

If you've changed your gender and/or name, we'll help you to update this on your credit report. This means that the financial information on your credit report that is used by lenders will be the same as it was before; it'll just be in your new name.

However, if you choose to add a Notice of Correction to your credit report to explain that your information is protected; this may mean that lenders need to manually review your application instead of making an automated decision.

Remember, each lender calculates their own credit score based on the information in your credit report. This means that the lender makes the decision, and different lenders may make different decisions based on the same information.

Why do I need to provide ID for my previous name?

The safety of our customers' personal information is our number one priority. We do everything we can to make sure that we don't show your credit report to anybody but you, which is why we ask you to verify your identity.

Without this proof of ID we won't be able to send you a copy of your Equifax Credit Report.

What is a Notice of Correction?

A notice of correction is a short explanatory note of up to 200 words that you can add to your credit report to explain any circumstances relating to information on your report. Anyone searching your report in the future will see and take account of the notice of correction.

Please be aware that we won't add your notice of correction if it's longer than 200 words, negatively affects someone else's reputation, frivolous or scandalous, or in any way unsuitable for publication.

What can I do about marketing communications?

The Mailing Preference Service (MPS) and Telephone Preference Service (TPS) are free services that help you remove your name and previous addresses from mailing lists.

It might be best to register your old name with both the Mailing Preference Service and the Telephone Preference Service. This will help prevent you getting marketing ("junk") mail or telephone calls in your old name. You can also add your new name to help prevent marketing, if you wish.

To find out more and register with the Mailing Preference Service, go to:
www.mpsonline.org.uk

To find out more and register with the Telephone Preference Service, go to:
http://www.tpsonline.org.uk/

Email Marketing

Unlike postal or telephone channels, there's no industry-wide service to opt out of email marketing. Therefore, you should always review privacy policies and marketing opt-in check boxes when registering for services or purchasing products online. If you receive unwanted email marketing, you should unsubscribe or use spam filters to prevent future communications.