



Ask the experts

Which? focus on Applying for credit

Information, please

What information do credit reference agencies (CRAs) hold and why do banks and so on use it?

The information comes from public records (the electoral roll and county court judgments or bankruptcies), from previous credit searches and from details about your credit history. Banks and credit companies may use it to determine your creditworthiness and identity. They turn it into points (known as a credit score): the higher your score, the higher your chances of getting credit. They have different policies and scoring systems, so applications are assessed differently.

Check your file...

Can I check what information is held?

You are legally entitled to check your credit file, and indeed you should do so. You can get a hard copy of your file from each of the three main agencies – Call Credit (www.callcredit.co.uk); Equifax (www.equifax.co.uk) and Experian (www.experian.co.uk);



It isn't just banks that may use information from credit reference agencies – when you apply for a mortgage, say, or credit card. Stores may use it when you want to arrange finance for a major purchase, as may mobile phone companies when you take out a contract for a phone. Applications are assessed differently: one bank might turn down your request, another might not.

it costs £2 for each file. You should query anything that is incorrect; the agency will add a notice of dispute to your file and investigate. Once the matter is resolved, you need to update your file with the other agencies.

If you're turned down for credit because of information from a CRA, the bank or credit company is obliged to tell you which agency it used.

...and check links

I've been living in rented property and have moved several

times in the last few years. Will a previous tenant's bad credit rating affect my getting a mortgage?

Your rating is affected only if you are linked financially to someone (including members of your family) – through a joint bank account, for instance. Check your file to make sure you're not linked incorrectly; if you are, ask the agency to amend your file (don't forget to update the information with the other two agencies).

People who move a lot may have a lower credit score than those

who stay in one place, though being registered on the electoral roll at previous addresses counts in your favour.

Too many searches

I'm shopping around for a credit card. What effect does each credit search have on my credit rating?

Too many searches in a short period can lower your credit score, as lenders may suspect you are in financial difficulties or are applying for too much credit. However, changing your credit card every six months should be OK. Companies have to tell you before they carry out a credit search. Equifax and Experian keep a record of searches for 12 months, Call Credit for 24 months.

Identity theft insurance

My bank's trying to get me to take out identity theft insurance, with daily access to my credit file. Is it worth it?

No. Identity theft Insurance is of little value because you aren't liable for fraud. And you don't need to check your credit file on a daily basis – once every six months should be sufficient.

Paying upfront

I ordered some goods from my local DIY store. They had to be ordered direct from the manufacturer, yet I had to pay the full amount (around £500) there and then. A month later, the goods still hadn't turned up. Finally, I was told that there was a problem and that a delivery date couldn't be specified. All that time the store was benefiting from the interest on my money. Is there anything I can do?

MARIE FOWLER, CHANNEL ISLANDS

Both parties can agree to payment being taken at any time. It's not a good idea to pay upfront but if you have no choice and you go ahead, you're considered to have agreed. Goods must still be delivered within a 'reasonable' time, though, so write to the company to say the wait's been 'unreasonable' and that you'll cancel if you don't have them within seven days.



Marie Fowler has a query about paying upfront for goods

Your consumer questions answered by our experts, plus your chance to share your experiences with fellow Which? members



Ayesha Lawrence
Services
researcher
Answers this month's questions



David Pawsey
Money research
assistant
Puts applying for credit in focus

Own water refusal

In July, I took my son to our local Cineworld. It was very hot and I had a bottle of water that I'd bought beforehand. As we were about to go in to see the film, I was told I couldn't take it in. Can the cinema do this?

ANA GRAY, IFIELD, WEST SUSSEX

Cinemas can ban food and drink bought off-site from being brought on to their premises. If the rule is on display or brought to your attention before you buy a ticket, you can be refused entry if you contravene it. But if the first you knew of it was when you went through to watch the film, you could argue that it doesn't apply, as it wasn't part of the contract you made when you bought the ticket. If you had to ditch your drink and buy another from the cinema, you could ask for the extra cost back. Cineworld has confirmed that its policy is not to allow people to bring in food and drink bought outside but admits staff should have used discretion in the hot weather. It has apologised and offered Ana free vouchers.

Tenants' rights

When my daughter and her partner moved into a rented flat, the carpets were absolutely filthy. The letting agent told them they would be cleaned in a few days but no one turned up. Now it's saying it has a receipt from the previous tenants to show the carpets had been cleaned before they left – but beyond admitting the carpets are quite worn, it won't do anything. What can they do?

SHIRLEY TURNER, SOMERSET

If wear and tear on carpets causes a tripping hazard, the landlord should repair or replace them. Your daughter should put a repair request in writing to the landlord



Beth Humphries asks about out-of-hours healthcare in N Ireland

and keep a copy. Local authorities, district councils and housing executives can also take action against landlords if the condition of the property affects tenants' health, – if the property is damp, say, or infested with lice. If your daughter thinks the condition of the carpet is affecting her or her partner's health, she should complain to the environmental health department of the local authority (district council in Northern Ireland). Its officers will investigate and instruct the landlord to treat, repair or replace the carpet if necessary. Tenants should get advice from a citizens advice bureau; go to www.citizensadvice.org.uk for one near you.

Access to DAB

My DAB radio can access only ten local stations and, if I am away from Nottingham, it can't get any at all. Is this normal?

MARGARET LEYDEN, NOTTINGHAM

The number of local stations DAB radios can access varies from region to region because local stations are broadcast within a limited area. You can access stations local to where you are at any one time with the radio's auto tune button. And you'll be able to access national stations (such as BBC7) provided you're in an area that has access to DAB radio

– go to www.digitalradionow.com and type in your postcode. If you travel a lot in the UK, get a DAB radio with an FM tuner in case you can't get a signal. Look out for our report next month on DAB radios.

No NHS Direct in NI

I think you should have pointed out in your August article on NHS Direct (p7) that the service doesn't exist in Northern Ireland and will not accept calls from there. Does it operate in Wales and Scotland?

BETH HUMPHRIES, CO ANTRIM

NHS Direct serves England and Wales. Its equivalent in Scotland is NHS24. In Northern Ireland each health and social services board operates its own daytime phone advice line. Outside normal office hours you can access advice and services through out-of-hours providers, which operate regional call centres – for more information, go to www.healthandcareni.co.uk.

SHARE YOUR QUESTIONS AND EXPERIENCES

You can contact us by email or post

■ letters@which.co.uk
■ Letters, PO Box 44, Hertford X, SG14 1SH

Your say

Share your stories with fellow members

Traffic jams

Sat-navs rule...road planners mess it up... and two wheels triumph: these were just some of the things you said

What you told us

'I hate getting lost and stuck in traffic and my husband has an inability to read maps. So the way forward was to buy a sat-nav. It's one bit of technology that I now wouldn't be without.'

ELIZABETH, BY EMAIL

'My fiancée and I have had our sat-nav for a couple of months, ever since she got a job that involves a lot of driving. She never gets lost now, which used to happen frequently.'

RICHARD, BY EMAIL

'Between the Angel of the North up to Gosforth, one five-mile section of the A1 passes and feeds a large industrial estate, a large out-of-town shopping complex, Newcastle upon Tyne and the Tyne and Wear conurbation. The stretch has seven slip roads, some less than one mile apart, and the area is fed with a two-lane road. I can't help thinking those responsible for road planning have created a traffic-congestion problem.'

TOM, CO DURHAM

'I avoid traffic jams on my daily commute by cycling. I avoid them on shopping trips into town the same way if possible – otherwise I use the car but set off to arrive in the town-centre car park five minutes before the shops open.'

TIM, SOUTHAMPTON

Next month

Tell us your experiences of finding and using electricians

■ letters@which.co.uk
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