



Credscope®

Our Principles, Terms and Conditions (Under Review v.03.17)

Please take time to read and understand the terms below:

These terms and conditions are being provided to inform you about the purpose, risks and potential benefits of using the Credscope® service. By using this site and building your profile on it, you agree to the terms and conditions given here, and with instructions given throughout the site. If you have any questions, please email us if your question is not answered on the “Your Questions Answered” Page on this website.

Credscope® is a registered trademark and product of Insight Report Ltd., a company registered in England.

1. Our Core Principles

Our initial **purpose** in creating Credscope is to enable people without a credit history to get an opportunity to access the products and services they need, fairly and ethically, in order to have a positive impact on their financial wellbeing. We work with businesses and social enterprises who provide relevant products and services to consumers seeking those products and services.

To achieve this purpose, we will act with integrity in everything that we do, seeking to obtain maximum benefit for people and planet, whilst treating our customers fairly and with respect. This means that we will put our customers’ interests and benefit at the centre of all that we do.

We have appointed non-executive directors at the highest level of our business to challenge, advise and ensure that our business maintains our stated purpose in an ethical manner, always.

b. Our Principles on the use of your information

We collect and use information as a registered credit reference service regulated by the Financial Conduct Authority and the Information Commissioner’s Office under the Data Protection Act, to process your information in a fair, adequate and accurate manner.

We are mindful to ensure that our work does not have an undue and unjustified adverse effects on you as a consumer.

We seek to be transparent about how we use your data, and will give you appropriate privacy notices when collecting your personal data in a sensitive, secure and respectful manner.

If you have any concerns or complaints about our service, please email our Data Protection Officer [here](#).

2. Your Credscope® Report and Score

At Credscope® you build your profile to ensure that spellings of your name and other important details are correctly recorded with your knowledge and control. It is **very important** that you input information that is correct, and can be checked and verified.

The information you put on your profile will be used, together with other publicly available information, such as electoral records, county court judgements, vehicle registrations, and other available data, to develop a credscope score for you. This will be available on your profile, and may change from time to time. You can print a copy at any time, free of charge at present.

You agree that your profile can be viewed by service providers who register or partner with us to check their customers' details, or to find new customers. This enables you to receive invitations to apply for their products and services, without affecting your credit score, unlike traditional credit reference agencies.

If you do receive invitations from service providers registered with us, you are under no obligation to accept them – you can check elsewhere before accepting any invitations to apply. If you do accept an invite and obtain the product or service, your performance in terms of repayments will be reported back to credscope®, will form part of your credit history. It is important therefore, that you maintain regular and timely payments to obtain and build a good credit history.

3. Verifying and confirming your details

You may upload up to five documents free of charge to confirm the details you have given in your profile. It is very important that you only upload true and correct documents. We, or the service provider who invites you to apply for their service, may ask for original documents to confirm the information given. If we detect that any of the documents you upload or send have been tampered with, you consent that this will be reported on your credit file, and may adversely affect your ability to obtain credit.

We may need to contact the business or organisations that have produced your documents by email, letter, phone or in person as appropriate, and you agree that we have your consent to do so.

The time taken by the relevant organisation to confirm your information is outside our control, so we cannot guarantee the exact time taken to receive a response to update your file. During this time the document will be marked accordingly. If the organisation charges a fee to confirm your information, that will be an additional charge to you, and we will let you know. However, our fee is not refundable even if you decide not to go ahead with the document checking. We will report our findings, including the contact name and details of the relevant organisation, as an attachment to the required document which will be visible to you and to relevant service providers, on your file.

At yours or the service provider's request, we can undertake further checks to verify the information in your profile, for example, by contacting the college or university you attended to confirm your qualifications. Our verification charge, which is currently £20, is to cover these costs. This cost may vary from time to time, especially if the institution also charges a fee. In some instances, we may charge more, but will always let you know beforehand.

4. Disclaimer

Although you can obtain a credit score from credscope[®], we *do not* guarantee that you will receive any invitations from service providers. The information you provide, our checks, as well as our credscope score, may be used, together with providers' own internal systems and processes, to decide whether to invite you to apply for their products or services.

b. Some Service Providers may conduct credit checks on you through other credit reference agencies before and/or after you register on credscope, and consent to their invitation to apply for their product. We are not responsible for those checks, and any footprints it may leave on your credit file elsewhere.

5. Receiving Invitations to Apply from Service Providers

Service Providers within the category of products and services you have indicated your interest in, and who have partnered or registered with us, can view your profile and invite you to apply for their products and services. You can accept or ignore the invite. However, if you do accept, you will complete their application on their website. Credscope is not responsible for the content of the service providers' site. If you are successful, your repayment performance may be reported to us, and will become part of your credit history, which may be shared with other service providers who partner with us, or register on our website within your chosen category.

By using this site, you agree not to defame, malign or insult any person or organisation whilst you rate or report on your experience of their service to you. Doing so may result in action being against you, such as removal from Credscope, but you will still be responsible for any outstanding balances due.

6. Your Consent

With your consent, we bring your profile to the attention of service providers who partner or register with us. By building your profile on our website, you consent for us to show your profile to these service providers, and from whom we will receive payment for our services. You consent that we can verify the information you have given on your profile by checking with external sources and databases, and report the results on your file.

You can choose not to be "visible" if you are not looking for a product or service. This means that your profile will not be seen by service providers.

We will ensure that there is no barrier for you to express your requests, concerns or complaints, and will always be responsive to you, in accordance with our procedures. Please refer to our [privacy](#) and [data protection](#) policies on the website.

7. Your responsibility

You are responsible for ensuring the accuracy of the information you input on your profile and on our website. Once you have obtained your credscope score and obtained the product or service you seek, it is your responsibility to make timely repayments in order to maintain a good reputation for credit. We will offer tips and information on our [blog](#) pages to assist with this, but it is your responsibility to maintain a good credit record and history.

On our website, you can give feedback to the service provider through a simple rating system. This is visible only to the service provider to help them improve their offerings.

8. Fees and Charges

The main service is free to consumers. We charge a £5 fee for uploading more than five documents.

Our fee for verifying each document is £20.

Although the service is free to you, we will receive a commission from the service provider.

You can print off a copy of your report free of charge at any time.

9. Closing your profile

You can close your account at any time, and exercise your “right to be forgotten”. We will delete your records from our files, and email you to confirm that we have done so. However, where we are required by regulations to keep certain records for a period, we are obliged to do so.

10. Privacy and Data Protection

We take your privacy and our terms for using this website very seriously and aim to keep to the relevant conditions set out in UK data protection laws.

Our General Principle and aim is to process data about you with your knowledge, unless doing so will be in breach of the law or the general fairness and integrity of this service. Our privacy policy, information about our use of cookies, and terms of use are outlined on this website, and may change from time to time.

You warrant that the information you provide on your Credscope profile is true and accurate to the best of your knowledge, and that you will exclude any false, fraudulent or misleading information. IRL therefore reserves the right to note, mark or delete your profile upon discovery of false, fraudulent or misleading information, action which may be without further notice to you.

If you ask us to delete your information under your “Right to be forgotten” we will do so if you do not have any outstanding debts with any of our registered service providers, and advise you. We may ask for a fee to cover this cost. Some records may not be completely removed as we are required by law to maintain them for 6 years.

Credscope will not pass on any information about you without your consent to a third party, unless required by law or relevant UK regulations. Under certain circumstances, for example where our staff identifies a person as vulnerable, we may share relevant details with appropriate authorities in the consumer's interests and protection.

Further details of our [Data Protection Policy](#) are available on this website.

We may share aggregated, non-identifiable information about our users in general with others for research purposes, and in order to improve our services to all our customers.

11. Cookies

We use cookies and similar technologies ("cookies") on this website for various purposes. A cookie is a data file that a website sends to your browser, which then stores it on the device that you are using to browse the website. By using the website you accept our use of this technology.

12. Limits on Liability

We are not liable to you for the information, products and services you receive from service providers, and make no warranties as to their uses to you. As you leave our website, we are not responsible for the content of other websites, and make no warranties to you about their content or security.

13. General

If you have any questions about this website, our privacy policy, or terms of use please use the relevant contact details on our [Contact Us](#) page.

14. Complaints Handling Process

We take complaints very seriously, and seek to exceed the expectations of our customers. Please see our [Complaints Policy](#) on this website for further information.

15. Our Legal and Regulatory Status and Supervision

Credscope® is a registered trademark and product of Insight Report Ltd. (IRL), a company registered in England. Our Registered Office is at 49-51 East Road, London, N1. We are registered with the Information Commissioners Office, Reg No. Z9729362. We are regulated by the Financial Conduct Authority, Firm reference number FRN 742337.

16. Defined Terms

Service Providers

For the purposes of this website "Service Provider" refers to Sole Traders, Landlords, Companies, Educational Institutions, Social Enterprises, or charities seeking new or repeat clients or customers.

Invitation to Apply

An “invitation” or “invite” is the Service Provider’s statement of an intent to supply a product to you, the consumer, upon full application.

publicly available information

This includes public records, such as the electoral register, and other information in the public domain.

Please indicate your agreement to these terms and conditions before continuing on this site.

I agree