

Addendum to the Guide to Credit Scoring

Please replace the following sections in the Guide to Credit Scoring 2000. These changes reflect agreed processes arising out of legislative and/or regulatory requirements.

SECTION 9: NOTICE OF CORRECTION AND/OR NOTICE OF DISPUTE

9. Where a credit grantor is made aware that a Notice of Correction and/or Notice of Dispute has been filed with a credit reference agency by or in relation to an applicant, all such applications must be manually reviewed.

Appendix 1 Definitions

Notice of Correction

A notice of correction is a marker added by a credit reference agency to denote either:

- **That the consumer wishes any organisation searching their record to take an additional statement into account.**
- **That the consumer has been a victim of fraud and their credit report is protected by an additional password**
- **That the consumer is protected under the requirements of the Gender Recognition Act**
- **That the consumer has advised he or she has Mental Health problems which should be taken into account when making decisions about them.**

Notice of Dispute

A notice of dispute is a temporary marker added to a particular record to advise that the data is the subject of ongoing correspondence and investigation and the data in dispute should not be relied upon.

Revised address for Equifax

Equifax Credit File Advice Centre
P O Box 1140
Bradford
BD1 5US

or apply via our web site at: www.equifax.co.uk

Callcredit

Callcredit Consumer Services
P O Box 491
Leeds
LS3 1WZ