

Credit Report

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This is your credit report and this information is used as part of the overall application process lenders use to assess whether to give you credit, alongside the information you provide on your application form, as well as your existing relationship with them. Your report is built from both public information and financial account payments.

- Name: **John Ferrari**
- Date of Report: **Thu 24th Jan 2008**

Summary

Address details

- Address: **17 TOP GEAR LANE TEST TOWN X9 9LF**

*Please Note: The length of time on the Electoral Roll field is calculated from the most recent unbroken stretch of Electoral Roll data. Lenders will be able to see previous Electoral Roll history, but it will not be visible within the summary section of this report.

Credit Score [\[more detail\]](#)

- Credit Score (value): **545**
- Credit Rating (1-5): **1**
- 

Financial Account Information [\[more detail\]](#)

- Number of Financial Accounts: **3**
- Number of Defaults in Last 36 Months: **1**

Notice of Correction and Notice of Dispute [\[more detail\]](#)

- Number of Notices of Correction: **1**
- Number of Notices of Dispute: **0**

Public Information [\[more detail\]](#)

- Number of Insolvencies: **2**
- Number of Active County Court Judgements: **1**
- Number of Satisfied County Court Judgements: **1**

Electoral Roll [\[more detail\]](#)

- Number of Addresses: **1**

Search History [\[more detail\]](#)

- Searches in the Last 12 Months:**1**
- Third Party Searches in the Last 12 Months:**0**

Links, associates and aliases [\[more detail\]](#)

- Address Links:**3**
- Associates:**1**
- Aliases:**1**

CIFAS Warnings [\[more detail\]](#)

- Total CIFAS Warnings:**2**
-

Credit Score

Automatically generated score based on the combination of information currently displayed on your credit file. Please Note: This is derived from Callcredit data, but lenders scores and criteria that these are based upon, will vary.

- Credit Score (value): **545**
- Credit Rating (1-5): **1**
- 

[Explanation of credit rating](#)

A score in this category indicates that you probably have difficulty obtaining credit and find credit providers often turn you down. When you are accepted for credit you will often find it will be for offers with higher interest rates than you may see advertised on television or in the press. Companies have their own scoring systems and rules they set about whom they will offer credit to which back the scores up. These differ between companies, according to what has been found to work for them best. A credit provider offering higher rates may be more likely to consider accepting you because they do not expect such high scores and their rules are more relaxed, while if a credit deal on offer has a particularly good rate, the company might be much stricter on who they will accept.

Your score indicates that credit providers will have some concerns about accepting your business. This is most likely to be because you have not handled your credit commitments well in the past, although this is not necessarily the only factor. It's probable you have missed a number of payments in the past, and you may even have been subject to action through the courts.

It is important to remember that there is no such thing as a credit 'blacklist'. Credit providers want to deal with you, but they want to be satisfied first that they can trust you to handle your commitments responsibly. Improving your credit score when you have had problems in the past does take time, but if you take the right steps it is certain to happen and you will then find obtaining credit becomes much easier.

Firstly, it's important to demonstrate that you have stability in your life. Living at the same address

for a while helps to demonstrate this to credit providers. You should make sure that you are registered on the electoral roll as this helps them to confirm that you live there and how long you have been there for. Secondly, use the credit facilities that you already have on a regular basis, but do make sure that you make all your payments as soon as they are due. Starting to use direct debit, if you don't already pay in this way, can help with this.

There are companies out there who claim to be able to perform 'credit repair' to fix your score in a short space of time. This is simply untrue - do not approach them. If you believe there are items on your credit file that are not correct, you should contact the credit provider that you have the account with and ask them to change them. Never be tempted to lie on an application for credit to try and hide any faults in your credit file, this is fraud. Credit providers use checks especially designed to spot this, and being found out has much more serious repercussions than simply being rejected for credit.

If you are continuing to have problems with making payments, or feel your debts are overwhelming you, it is vital to contact an independent debt counselling association such as the Consumer Credit Counselling Service or the National Association of Citizens Advice Bureaux for help and advice on what to do.

If this score is much lower than you expected you should check your file to make sure that all the accounts on it are ones you have opened. If accounts are shown in your name that you did not open, it's possible it could be a result of someone trying to pose fraudulently as you. You should contact the credit providers with whom the accounts have been opened immediately. CIFAS, the UK's Fraud Prevention Service, offer advice on what to do if you think someone has impersonated you to get credit.

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Electoral Roll

Dates of your registration on the Electoral Roll as supplied to us by your local council.

Entry reference: E1

- Name: **JOHN RICHARD FERRARI**
- Address: **17 TOP GEAR LANE TEST TOWN X9 9LF**
- Dates: **24/12/2004 to date**

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Financial Accounts

Information on your financial accounts as supplied to us by your lenders.

Entry reference: F1

- Name: **MR JOHN FERRARI**
- Account Address: **17 TOP GEAR LANE TEST TOWN X9 9LF**

- Date of Birth:**17/09/1974**
- Provider:**Test Lender**
- Account Type:**Multifunctional Card**
- Account Number:**TEST-293-5**
- Account Status: **Delinquent**
- Date Updated:**24/01/2008**
- Account Start Date:**24/05/2003**
- Account Opening Balance:**£100**
- Regular Payment Amount:**--**
- Repayment Frequency:**Monthly**

Payment history last 12 months (Most recent status []) [View Status Key](#)

Status History												
Limit History	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
Balance History	500	500	500	500	500	500	500	500	500	500	500	191

Entry reference: F2

- Name:**MR JOHN FERRARI**
- Account Address:**17 TOP GEAR LANE TEST TOWN X9 9LF**
- Date of Birth:**13/10/1944**
- Provider:**Test Lender**
- Account Type:**Home Shopping**
- Account Number:**TEST-291-105**
- Account Status: **Delinquent**
- Date Updated:**24/01/2008**
- Account Start Date:**24/07/2004**
- Account Opening Balance:**£100**
- Regular Payment Amount:**--**
- Repayment Frequency:**Monthly**

Payment history last 12 months (Most recent status []) [View Status Key](#)













Status History												
Limit History	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
Balance History	500	500	500	500	500	500	500	500	500	56	85	63

Entry reference: F3

- Name:**MR JOHN FERRARI**
- Account Address:**17 TOP GEAR LANE TEST TOWN X9 9LF**
- Date of Birth:**13/10/1944**
- Provider:**Test Lender**
- Account Type:**Internet Credit Line**
- Account Number:**TEST-295-5**
- Account Status: **Default**
- Date Updated:**24/01/2008**
- Account Start Date:**24/03/2002**
- Account Opening Balance:**£100**

- Regular Payment Amount:--
- Repayment Frequency: **Monthly**

Payment history last 12 months (Most recent status []) [View Status Key](#)

Status History												
Limit History	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
Balance History	500	500	500	500	500	500	500	500	500	500	500	641

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Notice of Correction

A notice you have added to your file to explain your circumstances to lenders.

Entry reference: N1

- Notice of Correction Date Raised: **2008-01-24**
- Notice of Correction text: **JOHN FERRARI, I am a test record and have no identity.**

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Public Information

Details of any CCJs, insolvencies or bankruptcies in your name at the address supplied.

Bankruptcies

Entry reference: B1

- Case Reference: **410021**
- Case Year: **2005**
- Date of Order: **24/12/2005**
- Court: **TESTTOWN**
- Status: **Discharged**
- Discharge date: **24/01/2007**

Entry reference: B2

- Case Reference: **410022**
- Case Year: **2005**
- Date of Order: **24/06/2003**
- Court: **TESTTOWN**
- Status: **Active**

County Court Judgements

Entry reference: C1

- Amount: **£61**
- Case Number: **TEST 7840890**
- Judgment Date: **24/01/2006**
- Court: **TESTTOWN**
- Status (Active/Satisfied): **Satisfied**

Entry reference: C2

- Amount: **£544**
- Case Number: **TEST 7840891**
- Judgment Date: **24/11/2006**
- Court: **TESTTOWN**
- Status (Active/Satisfied): **Active**

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Search History

Searches carried out through Callcredit on your details within the last 12 - 24 months.

Entry reference: S1

- Search Reference: **{ED80002C-0D20-4CF8-896D-B88239695F85}**
- Search Organisation: **A Lender (CR ML)**
- Search Unit Type: **A Lender Department**
- Name: **Mr John Ferrari**
- Date of Birth: **13/10/1944**
- Address: **17 X9 9LF**
- Search Date: **24/01/2008**
- Search Purpose: **Checking Credit Application**

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Address Links, Associates and Aliases

Address links

Addresses that have become linked to your personal details; in most cases these are previous address(es) and/or correspondence address(es).

Entry reference: AD1

- Address: **17 TOP GEAR LANE TEST TOWN X9 9LF**
- Source of Link: **Callcredit**

- Confirmation Date:**01/01/2004**
- Last Confirmation Date:**01/01/2004**

Entry reference: AD2 [In your actual credit report you are able to view linked reports for these addresses]

- Address:**28 TOP GEAR LANE TEST TOWN X9 9LF**
- Source of Link:**Callcredit**
- Confirmation Date:**01/01/2004**
- Last Confirmation Date:**01/01/2004**

Entry reference: AD3 [In your actual credit report you are able to view linked reports for these addresses]

- Address:**38 TOP GEAR LANE TEST TOWN X9 9LF**
- Source of Link:**Callcredit**
- Confirmation Date:**01/01/2004**
- Last Confirmation Date:**01/01/2004**

Associates

Describes details of whom you share a financial connection with.

Entry reference: AS1

- Name of Associate:**JACK FERRARI**
- Source of Link:**Callcredit**
- Confirmation Date:**01/01/2004**

Aliases

Any other names you have been known by.

Entry reference: AL1

- Names Linked: **MR JOHN AUSTIN**
- Source of Link:**Callcredit**
- Confirmation Date:**01/01/2004**

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CIFAS Warnings

Warnings registered at your address(es) by the UKs Fraud Prevention Organisation, CIFAS.

Entry reference: CI1

- Name Used: **MR J FERRARI**
- Date of birth: **1900-01-01**

- Address: **17 TOP GEAR LANE TEST TOWN X9 9LF**
- Unique Reference Number: **348010**
- Filing Member: **Callcredit Test**
- Fraud Category: **00**
- Filing Date: **15/08/2004**

Entry reference: CI2

- Name Used: **MR JONNY FERRARI**
- Date of birth: **1900-01-01**
- Address: **17 TOP GEAR LANE TEST TOWN X9 9LF**
- Unique Reference Number: **348012**
- Filing Member: **Callcredit Test**
- Fraud Category: **02**
- Filing Date: **18/12/2003**

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