Initial Disclosure about our mortgage comparison service

Who we are

Experian Ltd, Authorised and regulated by the **Financial Conduct Authority** (FRN: 738097). You can check this on the FCA Register.

Our Registered address is:

The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ.

Our service to you

- We provide a **non-advised** online service that **compares first-charge residential mortgages** only.
- We **do not** provide **advice** or make suitability recommendations.
- We **consider products from** a wide panel of lenders, other mortgages not shown may be available to you **by going direct to a lender**.
- We **do not** cover lifetime mortgages (equity release)
- We may **filter products using the information you provide and credit-file adverse markers** (e.g., CCJs, bankruptcies) to remove products you are unlikely to obtain. This is **not advice** and does **not** assess affordability or long-term suitability.

How we are paid

Experian's comparison services are provided to you **free of charge**. Experian does not receive payment from providers for displaying products in our results tables. However, we will receive **commission payments** from brokers we **introduce you to**.

Alternative finance options

Depending on your needs, alternatives to a new first-charge mortgage may include a **further advance** from your existing lender, a **second-charge mortgage**, or **unsecured credit**. A regulated **mortgage adviser** (broker) can help you assess these options.

What we need from you

- You must ensure the information you provide is **accurate and complete**.
- We may perform **soft credit checks** and use **credit-file adverse data** to filter products. This will **not** affect your credit score.

If you want advice

If you would like **personalised advice** about suitability or affordability, the service will introduce you to a **regulated mortgage broker** who can recommend products to you.

Financial promotions and fairness

All information we provide must be **fair, clear and not misleading**. If something seems unclear, please ask us to explain.

How to complain

If you need to make a complaint you can do so by contacting us on any of the below methods:

Online: complete our online complaints webform: https://ins.experian.co.uk/contact
Email: complaints@uk.experian.com
Via Post: Customer Relations Team, Experian, PO BOX 8000, Nottingham, NG80 7WF
Call us: if you have one of our subscription services such as CreditExpert, you can log into your membership and click the 'call us' option via the mobile app or visit: https://www.experian.co.uk/consumer/login

We will acknowledge and investigate under our complaints procedure. If you are dissatisfied, you may be able to refer to the **Financial Ombudsman Service**. Details: https://www.financial-ombudsman.org.uk/contact-us.

Regulatory and contact details

- FCA Register - FRN: 738097
- Information Commissioner's Office (ICO) Register - Z6424480
- Our full terms and privacy notice:

Version control

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