

Why we request your credit report

To give you accurate and effective money advice, we need a clear picture of your financial situation. With your consent, CHAI can request your credit report through the Trustfolio Debt Adviser Support Portal. Your credit report helps us identify all debts in your name. We use this information **solely** to support you in managing your debts and understanding your debt options.

What information is included in a credit report?

Your credit report may include information held by major UK credit reference agencies such as Experian and TransUnion. This can include:

- Credit cards, loans, overdrafts, catalogues, mobile phone contracts
- Payment history, missed payments, arrears
- Public records (bankruptcy, trust deeds, court decrees)
- Linked individuals (e.g., joint accounts)
- Previous and current addresses

How Trustfolio works

- CHAI requests your credit report through the Trustfolio Debt Adviser Support Portal.
- Trustfolio works with recognised credit reference agencies to retrieve your information securely.
- The credit report is shared only with CHAI and is used only to provide you with money and debt advice.
- Trustfolio does not use your information for marketing or AI training.

Will this affect my credit score?

No. Requesting your report through Trustfolio creates a “soft search”, which is visible only to you, does not affect your credit rating, does not affect future lending decisions.

Your rights

You have the right to: give or refuse consent, withdraw consent at any time without affecting the support you receive, ask how your information is used, or request that we delete the credit report from your case file if you choose to withdraw consent.

How your data is stored

CHAI and Trustfolio handle all personal and financial data in line with UK GDPR and Data Protection Act 2018, and CHAI’s internal data-protection policies.

Questions or concerns?

If you have questions about how CHAI handles your data, you can contact our Data Controller:

Teresa Sutherland, Project Executive: 0131 442 2100 or chai@chaiedinburgh.org.uk