



Candidate Report

Summary

Candidate details

| | |
|----------------------|---|
| Candidate Full Name: | Ms Michelle Anne Bloggs |
| Date of Birth: | 29/01/1973 |
| Address: | Flat 13, Kingswear House, Dartmouth Avenue, Manchester, M30 0XT |

Report details

| | | | |
|----------------------|---------------------|----------------|------------|
| Report Prepared For | Sample Customer Ltd | | |
| KYC Reference Number | 12345678 | Total Pages | 3 |
| Date Submitted | 28/01/2016 | Date Completed | 29/01/2016 |

Background Checks Included Within This Report:

Status:

| | |
|-----------------------|--|
| Employee Credit Check | |
|-----------------------|--|

Observations:

Employee Credit Check: this candidate has two active County Court Judgments on their credit report. They have also entered a Notice of Correction.

Important – Please Read

The information contained within this report is intended for use by the named client as part of a wider candidate assessment during the recruitment process. Recruitment decisions should be based on all the information gleaned from the selection process and not just that included within this report. Know Your Candidate Ltd collects the data to build candidate reports from a variety of sources that may in turn collect their data from numerous sources. As such it is impractical to verify or warrant the accuracy of the data within this report. By using the Know Your Candidate service you acknowledge your acceptance of these risks.

Employee Credit Check

Names and Addresses Searched

All names and addresses listed in section A1, A2 and A3 below have been searched at the credit bureau as part of this report.

A1 – Names Searched

| | Name | Source |
|----|------------------------|------------------------|
| 1. | Michelle Anne Bloggs | Candidate declared |
| 2. | Michelle Anne Reynolds | Candidate declared |
| 3. | Michelle Anne Wilmott | Found at credit bureau |

A2 - Addresses Provided by the Candidate

| Address | Candidate Registered on the Electoral Roll? | Court & Insolvency data present? |
|---|---|----------------------------------|
| Flat 13, Kingswear House, Dartmouth Avenue, Manchester, M30 0XT | 10/2014 – date | No |
| 43 Evans Way, Bristol, BS2 9LL | 10/2009 – 10/2013 | No |

A3 – Address Links found at the Credit Bureau

The following additional addresses for your candidate have been returned from the credit bureau. Address links can be formed for a number of reasons e.g. the candidate informing a lender of a new address or providing a new address within a credit application, from the edited electoral roll or due to court and insolvency data being present.

| Address | Link Source | Candidate Registered on the Electoral Roll? | Court & Insolvency data present? |
|--|-------------|---|----------------------------------|
| 8 Cathedral Walk, Cambridge, CB1 8DB | Bank | 10/2007–10/2009 | Yes |
| 1B Rutherford Avenue, Cambridge, CB4 5NL | Credit Card | No | Yes |
| Flat 2, 26 Severn View, Bristol, BS4 8ND | Bank | 10/2000–10/2002 | No |

Note: Only the Edited Version of the Electoral Roll can be used for employment screening purposes. Citizens can choose to 'opt-out' of having their name displayed on the Edited Electoral Roll. The average opt-out rate across all UK local authorities is 45%.

Credit Score

Your candidate's credit score is derived from the information in their credit report. The banding graphic displays your candidate's score relative to the UK population as a whole broken into 10 equal sized groups. Higher scores indicate greater creditworthiness / financial stability.

| Your Candidates credit score is: | | | | | | | | | 535 |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| Band 1 | Band 2 | Band 3 | Band 4 | Band 5 | Band 6 | Band 7 | Band 8 | Band 9 | Band 10 |
| Low to 536 | 537 – 545 | 546 – 553 | 554 – 559 | 560 – 565 | 566 – 571 | 572 – 577 | 578 – 584 | 585 – 594 | 595 to high |

Employee Credit Check

Court and Insolvency Data

Court and Insolvency information is retained on an individual's credit file for a period of 6 years. Know Your Candidate automatically searches forward and previous address links provided by the credit bureau (A3) in addition to those addresses provided by the candidate (A2).

Are there any Court and Insolvency records present for this candidate?

YES

Court and Insolvency Data - Detail

County Court Judgements (ENG, WAL, NI) / Scottish Decrees

2

| Code | Date | Value | Active / Satisfied | Court | Address Registered Against |
|----------|------------|-------|--------------------|------------------|--|
| 4XM99856 | 11/08/2014 | £1773 | Active | Northampton CCBC | 8 Cathedral Walk, Cambridge, CB1 8DB |
| 5XM98406 | 13/07/2015 | £2042 | Active | Northampton CCBC | 1B Rutherford Avenue, Cambridge, CB4 5NL |

Individual Voluntary Arrangements (ENG, WAL) / Protected Trust Deeds (Scotland)

0

| Code | Date | Active / Satisfied | Court | Address Registered Against |
|------|------|--------------------|-------|----------------------------|
| | | | | |

Bankruptcy Orders (ENG, WAL, NI) / Sequestration Orders (Scotland)

0

| Code | Date | Active / Satisfied | Address Registered Against |
|------|------|--------------------|----------------------------|
| | | | |

Notice of Correction (NOC)

Individuals have a statutory right to enter a Notice of Correction on their Credit File. A Notice of Correction is typically entered to explain disputes or provide a brief explanation of why negative data exists on the file.

Has the candidate entered a Notice of Correction?

YES

Notice of Correction text: "I would like potential creditors and lenders to note that the county court judgments and late payment history occurred due to a serious accident which meant I could not work for 18 months. This meant that I had to direct funds from other payments to meet my mortgage. My credit rating was very good prior to this incident. Arrangements have been made to re-adjust our monthly payments" – Signed Michelle Bloggs 01/05/2013