

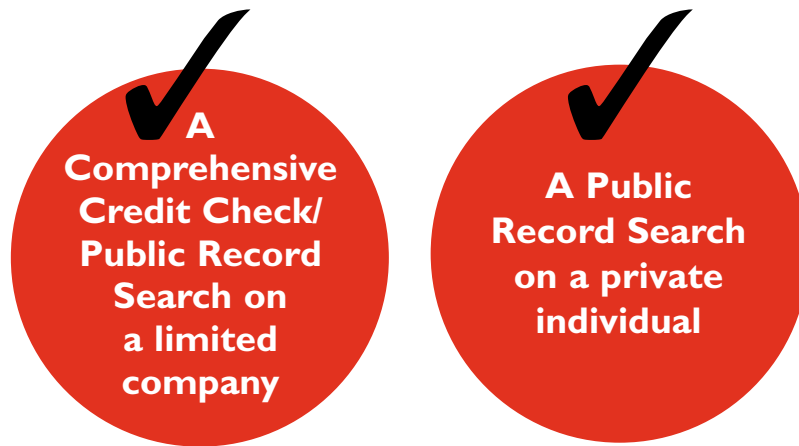
## Now you can rely on more than luck to avoid bad debts

Free Credit Check and Public Record Search for FMB members  
In collaboration with Experian Ltd.

An essential tool in assessing the creditworthiness of any potential client, supplier, sub-contractor or private individual is the use of a Credit Check and Public Record Search – it means that you can protect your business by eliminating potential sources of bad debt before they begin.

The FMB has therefore teamed up with leading Credit Reference Agency, Experian Ltd. to offer our members an invaluable Free Credit Check and Public Record Search Service.\*

### There are two kinds of assessment available:



Comprehensive Credit Checks on limited companies and non-limited businesses are a valuable tool for your business.

If you want to have a Free Credit Check carried out on a private individual, (which may include a company director or trader), this should only be done with that person's written permission, after he or she is made aware that the FMB will be carrying out the Credit Check on your behalf.

Failure to comply with this requirement will incur legal penalties for those seeking the Credit Check and will invalidate our contractual agreement with Experian Ltd.

The law therefore specifically prohibits anyone from undertaking 'sneaky' checks – and all Searches and Credit Checks undertaken by Experian Ltd. are formally recorded.

Further request Forms for Free Credit Checks and Public Record Searches are available from the Finance Department and must be completed and returned before the enquiries can be carried out. Alternatively copy this leaflet or go to our website [www.fmb.org.uk](http://www.fmb.org.uk) for a downloadable leaflet.

**Tel: 020 7242 7583**

**Fax: 020 7404 0296**

**email: [creditcheck@fmb.org.uk](mailto:creditcheck@fmb.org.uk)**

\*All parties using this service must be in strict compliance with the law, which is governed in this area by the Data Protection Act, the Consumer Credit Act and the Human Rights Act – the FMB is registered under the Data Protection Act and has a Consumer Credit Licence, and will act on your behalf to conduct all investigations legally.

We will make searches on your behalf via Experian Ltd. who will supply us with credit information, as well as information from the Electoral Register. Experian Ltd. will record details of the search.

Information held about an individual by Experian Ltd. may already be linked to records relating to one or more partners.



Federation of Master Builders



# Request Form **Businesses**

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## Free Credit Check and Public Record Search Service for FMB Members.

If you require a Free Credit Check to be carried out on a business then complete Part A below and post/fax/email it to:

Finance Department,  
Gordon Fisher House, 14/15 Great James Street, London WC1N 3DP.  
Tel: 020 7242 7583 Fax: 020 7404 0296.  
email: [creditcheck@fmb.org.uk](mailto:creditcheck@fmb.org.uk)

### **PART A (Commercial)**

#### **YOUR DETAILS:**

Your Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Tel \_\_\_\_\_ Fax \_\_\_\_\_

email \_\_\_\_\_

FMB Membership No. \_\_\_\_\_

Signed \_\_\_\_\_

Position in Company \_\_\_\_\_

Date of request \_\_\_\_\_

I request that a Free Credit Check be carried out on the following company by the FMB and Experian Ltd. on my behalf.

#### **SEARCH DETAILS:**

Company Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Company Registration No. \_\_\_\_\_

It is confirmed that this request does not involve any individual person concerned in the company and any information provided will not be given or released in any way to the company.



# Request Form **Private Individuals**

## Free Credit Check and Public Record Search Service for FMB Members.

If you require a Free Credit Check and/or Public Record Search to be carried out on a private individual with whom you are proposing to enter into contract, you must inform that person, be they Individual Director, Sole Trader, Company Secretary or a Consumer, that you wish to have a Credit Check or Public Record Search carried out on them under the Service provided by FMB and Experian Ltd. on your behalf.

They must then sign the Declaration, in Part B below, giving their consent. When you have completed the rest of Part B, post/fax it to the Finance Department, Gordon Fisher House, 14/15 Great James Street, London WC1N 3DP. Tel: 020 7242 7583 Fax: 020 7404 0296.

Remember, it is a requirement to obtain written consent of the private individual upon whom the Credit Check and Public Record Search is to be undertaken. Failure to do so is an offence of a serious nature and may result in prosecution.

## **PART B (Consumer/Individual)**

Your Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Tel \_\_\_\_\_ Fax \_\_\_\_\_

email \_\_\_\_\_

FMB Membership No. \_\_\_\_\_

I request that a Free Credit Check/Public Record Search be carried out by the FMB and Experian Ltd. on my behalf, on the following Consumer/Individual

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Date of Birth \_\_\_\_\_

who has been notified of this request and has signified acceptance by signing the Declaration below.

Signed \_\_\_\_\_ Position in Member Business \_\_\_\_\_

## **Declaration**

I have been informed that

Name \_\_\_\_\_

Company Name \_\_\_\_\_

is requesting that a Credit Check/Public Record Search be carried out on their behalf, under the Credit Check and Public Record Search Service provided by the FMB and Experian Ltd. and I give my consent to the request being made. I understand that a record of the search will be recorded.

Signature \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_