

Eligibility checker – Terms and conditions

If you used the soft search/ fast checker tool to calculate your likelihood of getting a loan then the following applies. Terms and conditions for the full search are separate to these and are found in 'Loans terms and conditions'.

This tool is operated by HD Decisions (a third party) on behalf of Bank of Ireland UK (BOIUK). It is designed to give you an indication of how likely you are to be accepted, should you make a full application for a BOIUK loan. The results of this search will not impact on your credit score or your ability to apply for credit elsewhere.

In order to determine your eligibility for BOIUK products, we may use the information held at a credit reference agency (CRA). How we and the CRA will use your information is detailed in the section of the terms and conditions called "Data Protection – using your information". By confirming your agreement to proceed you are confirming that we may each use your information in this way.

Your eligibility is determined by a high-level check of your credit record and the additional information you have provided. This does not constitute an offer of credit, and you may be referred or declined once a full assessment of your application has been completed. This scoring method only applies to BOIUK, as other companies may use different scoring methods.

The use of personal information:

HD Decisions will search at Experian Ltd who will provide BOIUK with publicly held data, including the electoral roll and shared credit performance data. If you have a financial associate their data may also be provided.

HD Decisions will use the information provided by Experian Ltd to help determine your eligibility for a loan provided by BOIUK. It is important to note that there may be other products available from lenders who are not represented by this service.

When Experian Ltd receives a search from HD Decisions they will place a quotation search footprint on your credit report, whether or not you decide to apply for the product. This search will not affect your ability to gain credit.

The information which HD Decisions provide to Experian Ltd may be supplied by them to other organisations and used by those organisations for the purposes of checking identity, preventing fraud, tracing and collection of debt. Experian Ltd may also use the data to undertake statistical analysis.

If you choose to apply for a product, BOIUK will undertake a credit check and provide you with the terms and conditions for their product.

You can contact Experian as follows, they will charge a small statutory fee if you wish to obtain a copy of your credit report.

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 481 8000 or log on to www.experian.co.uk