

FOI Ref  
7905

Response sent  
29 Sep 20

**(CCC) Credit Check Investigations**

1) *Do you have a contract in place to purchase credit checks*

*Yes - with Experian and NAFN (National Anti-Fraud network)*

2) *Date that your agreement expires*

*Experian = October 2021*

*NAFN = March 2021*

3) *Quantity of Credit Checks Purchased*

*Experian = between 200 and 300 per year*

*NAFN = 211 in quarter one this year, so we would expect it to be about 800 for the year*

4) *Cost of Credit Checks*

*Refused on basis of commercial interests*

5) *What activities use these checks?*

*Council Tax, Counter-Fraud, Housing, Benefits*

6) *How are they stored?*

*Stored in PDF version if required in line with Data Protection rules, although NAFN also have a software platform we can log into.*

7) *Finally, can you inform me if you use checks to verify Single person discount claims for Council Tax? If so, is this done internally by the council, or do you outsource this work to a third party?*

*Yes - both.*

Further queries on this matter should be directed to [foi@cambridge.gov.uk](mailto:foi@cambridge.gov.uk)