



**Freedom of Information Act 2000**  
**Information Disclosure Notice**

**Request Reference: 16047**  
**Date: 29 September 2020**

**Subject:** Credit Check Investigation

**Your request:**

1. Do you have an contract in place to purchase credit checks, or a purchase history from any of the following credit reference agencies?  
(Call Credit/TransUnion, Equifax, Experian or Other(Please specify))

If so, can you please provide the following information.

2. Date that your agreement expires
3. Quantity of Credit Checks Purchased
4. Cost of Credit checks (Ideally cost per credit check)
5. What activities/services use these credit checks

6. Can you please outline how the results from these credit checks are generally stored by the council. For example are they in PDF format, or does your supplier have a software platform that you log into?

7. Finally, can you please inform me if you use credit 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?

**Our response:**

East Northamptonshire Council do not do credit checks.