Below is guidance to help you make a complaint about Experian CreditExpert’s ID fraud expenses insurance via the telephone.

You can call Experian on **0800 9520096** or **0344 4818196**. The lines are open **Monday to Friday 9am to 6pm** and **Saturday 9am to 1pm.**

Below is a list of phrases you could use while speaking to Experian, as well as an area to jot down all the information you might need to help you make a complaint.

Remember, be polite, remain claim - don’t be aggressive or rude.

**Experian CreditExpert ID fraud expenses insurance reclaiming – tips for calling the company**

****

|  |
| --- |
| **What do I do?** |
| Call Experian and explain that you have been unfairly sold the ID fraud element of CreditExpert. Explain how long you have had the policy for and state that there were no checks made to ensure the product was suitable for you and there was no opportunity given to opt out. |

|  |
| --- |
| **Why is it important to make notes?**  |
| Keeping track of your complaint is very important as you may later need to prove that you actually made contact with Experian. |
| **Note down…** |  |
| My Experian CreditExpert subscription number |  |
| Who I spoke to |  |
| Time and date of call |  |
| **Key phrases to use** |
| “The ID fraud expenses insurance policy was an optional product – the T&Cs of the insurance policy state you can cancel within the 14-day cooling off period and customers who threatened to leave CreditExpert service were allowed to cancel the insurance - but I was not made aware it could be cancelled.” |
| “I believe that in not allowing me to cancel I was unfairly sold.” |
| “No effort was made to make sure the ID fraud insurance was suitable for my needs when it was bundled with my CreditExpert subscription.” |
| “I want a full refund on my CreditExpert ID fraud insurance policy and any interest I would have accrued. “ |

|  |
| --- |
| **If you are unsuccessful** |
| Ask for the name of the person you spoke to and make a note of the time and the date. Also, ensure that Experian send you a written confirmation of your formal complaint. |
| **Key phrase to use**  |
| “I wish to make an official complaint, please send me a written notification.” |

|  |
| --- |
| **Notes from the phone call** |
|  |