



## Privacy

[OUR APPROACH](#)[PRIVACY POLICIES](#)[OPTING OUT](#)[Auto Prospect  
Online](#)[AutoCheck®  
\(commercial\)](#)[AutoCheck®  
\(consumer\)](#)[CheetahMail®](#)[Client registration](#)[List Link](#)[MarketShare Online](#)[Online credit  
reports](#)[Permission e-mail](#)[Scorecard<sup>SM</sup>](#)[▶ Recent Updates](#)[▶ Contact us about  
privacy](#)

## Online Personal Credit Reports

Updated: April 14, 2003

Experian is one of the national credit reporting agencies. Our credit-reporting business is regulated by the federal Fair Credit Reporting Act and companion state laws. We are also held accountable by various other laws and industry standards as well as your expectations. We are sensitive to your interest in privacy, and we are committed to letting you know what information is being collected, how the information is being used, and in providing you choices in the use of the information. Each time we request identification information from you, we will explain why we are asking and how we will use your information. The online personal credit report service is provided to consumers in accordance with the Fair Credit Reporting Act and with Experian's Information Values. For a full explanation, you may link to Experian's Information Values at the bottom of this page. When you have finished viewing our Information Values, simply click on the X in the upper right hand corner to close the window and return to this page.

### Collection and use of your information for ordering a credit report

We will not release an individual's personal credit report without verifying the identity of the requester, and we will make every effort to verify that the requester is the subject of the requested report. We require that you provide us with the requested personal information during the online ordering process to help ensure that we provide your credit report only to you. Additionally, we will ask you several multiple choice questions about your credit history and other information that only you should know. We cannot deliver your personal credit report online if you do not provide us with this information or if you provide us with incorrect information. We take these precautions for your privacy and security protection

The personal information you provide to us in connection with ordering your credit report online will not be shared with any third parties, except as permitted by law. Non-personal statistical data may be used to develop enhancements to this product and other Experian consumer products. We may use data to make changes to our product, as deemed necessary to continue to ensure your security and privacy online. If you are unable to order your credit report through this online system, we may contact you at the address we have on file to assist you in obtaining your credit report in another manner. We may also contact any user of this online system for

audit and verification purposes in order to comply with laws and regulations governing the credit reporting industry. For example, we may institute random mail or telephonic confirmations to ensure that our system is secure. This is for your security and your protection.

**Collection and use of your information for requesting an investigation**

If you request an investigation of an item that you believe to be inaccurate or incomplete on your personal credit report, all information relevant to your request will be provided to the credit grantor/data supplier for investigation purposes in compliance with the FCRA.

**Storage of your information**

Experian will store the information you provide to us during your visit for fraud detection and verification purposes. We will store your e-mail address and online personal credit report number in order to facilitate the processing of a request for investigation. If you provide your e-mail address, Experian will store it with your online credit report number so that we can notify you when your investigation is completed. Your e-mail address does not become part of your credit information and will not be shared with third parties except for legal and subpoena purposes. We will not use your e-mail address for marketing purposes unless you have opted in as described below in the [Opt-in for Experian marketing information](#).

**Use of cookies**

In order to use our online service, your 'cookies' must be enabled. A cookie is a small amount of data stored by the web browser and associated with a particular Web page or site. Cookies serve to give the web browser a memory so that it can use data that was input on one page in another page, or so it can recall user input when the user leaves a page and later returns. We use cookies for the sole purpose of simplifying the registration process when you visit our online personal credit report service. Only the information that you provide while visiting this service will be stored in a cookie, and it can only be read by our server. We do not store any cookies on our server. The cookie you accept uniquely identifies your computer, not you. Cookies are never disclosed to any third party.

**Web logs and cookies**

We use cookies at this website. For information about use of cookies, Web logs or other technologies used in connection with a specific Experian product or service offered online, please visit [Web traffic analysis](#).

**Opt-in for Experian marketing information**

We believe consumers should have choices about the use of all their personal information. If you provide us with your e-mail address, we will use your name, physical address, and e-mail address to provide you information about products developed by Experian and our affiliate companies. We may

also ask you to participate in surveys. If you change your mind and do not want to receive information about these products, you will be given the opportunity to opt-out in each mailing you receive.

**Security**

Experian protects your information over the Internet by using a secure web server, which allows your web browser programs (Netscape Navigator/Communicator or Microsoft Internet Explorer) to interact with Experian's web server via an encrypted session. Experian employs a Secure Sockets Layer (SSL) connection that provides an encrypted connection between your computer and Experian. The 128 bit encrypted connection scrambles ordinary text or data into ciphertext to safeguard your sensitive and private information during its journey across the Internet. The information is decrypted, or put back into a readable format, when it reaches its intended destination, your computer.

Depending on which browser you use, you will know you are in a secured area by 'https' appearing in front of the URL (Uniform Resource Locator) in the address bar, and/or a locked padlock appearing somewhere in the lower corner of your screen. When you visit our Web site, you may move in and out of secured areas. Any time that you are on a registration page or viewing your personal credit report, you will be in a secure area.

Additionally, Experian restricts access to information that you provide only to those employees who need to know such information to provide and process the information you have requested or to investigate matters you have requested be investigated. Experian maintains physical, electronic and procedural safeguards to guard your information. Experian also utilizes systems access controls to protect your information. Experian continually monitors access to its systems to detect unauthorized attempts to gain access to information.

Our Web site may contain links for other offers and services in which we feel you may have an interest. We believe these sites share a similar commitment to consumer privacy and urge you to review their privacy policy when visiting their sites. We cannot, however, be responsible for their privacy practices.

**Privacy Policy Changes**

Experian reserves the right to change this privacy policy at any time. Therefore, we encourage you to review this privacy policy from time to time to review any changes in our information sharing practices.

Please note: This privacy policy applies only to this on-line Web site and application(s). It does not apply to any products or services offered through other channels.

[Experian Information Values](#)