# Know Your Rights: Credit & Debt

Print this, pin it up, keep it. When a lender or collector leans on you, knowing the rules turns panic into a plan. Here's what's actually true where you are.

## Check your file free

There are three UK Credit Reference Agencies — Experian, Equifax and TransUnion — and each uses a different scale, so never compare a score across them. You can check your file free through each agency or via MoneyHelper. A subscription is never required to see or correct your information.

## You can correct inaccurate data

If information held by a lender or a CRA is inaccurate, you can ask them to correct it under your right to rectification (UK GDPR / Data Protection Act 2018). Raise it with the lender and/or the agency; they should respond within about one month and notify the CRAs of any correction.

## Proving a debt is enforceable (CCA 1974)

For a debt under a regulated agreement, you can request a true copy of the agreement under the Consumer Credit Act 1974 (ss.77/78), for a small statutory fee. The firm normally has about 12 working days. Until they produce it, the debt is unenforceable in court — though the debt still exists.

## Statute-barred debt — and the clock that resets

Most unsecured debts become statute-barred after 6 years (5 in Scotland) with no payment or written acknowledgement, meaning a creditor can't enforce them in court. But the debt still exists — and crucially, making a payment or admitting the debt in writing restarts the clock. Get advice before responding to an old debt.

## How collectors must behave

Debt collectors must follow the FCA's CONC rules — no harassment, clear information, and fair treatment if you're struggling. If a firm gets it wrong and won't put it right, you can escalate free to the Financial Ombudsman Service after its final response (or after 8 weeks).

**Free, regulated help — always**

StepChange, Citizens Advice, National Debtline and MoneyHelper all give free, regulated debt help. Unresolved complaints about a firm escalate free to the Financial Ombudsman Service. You never need to pay for advice these services give for free.

> Being in debt isn't a moral failing — it's a maths problem with a solution. Knowing your rights is the first move. Go at your own pace.