



Initial Disclosure Document (IDD)

Important information about using Experian's comparison service to find a mortgage.

The types of mortgages you can find on Experian's comparison service

You can use Experian's comparison service to search for repayment mortgages, including those with fixed, variable and tracker rates. We don't feature interest-only, buy-to-let or lifetime mortgages.

We will show you mortgages offered by selected lenders and other brokers but not deals that you can only get by going direct to a lender – this means other mortgages not shown may be available to you.

We only show first charge legal mortgages, available for personal use.

Experian's comparison service is free to use

Experian's comparison services are provided to you free of charge. Experian does not receive payment from providers for displaying products in our results tables. However, we will receive commission payments from lenders or brokers we introduce you to.

For example, for introducing you to a mortgage broker Experian will be paid a fee of (i) between £2 and £30, typically £2, or (ii) 25% of the broker's revenue (broker revenue varies, typically it's 0.36% of the mortgage and based on a £1,500 broker fee), or (iii) both of (i) and (ii).

How we calculate your Experian Eligibility Rating

When we provide you with your Experian Eligibility Rating, this is based solely on your credit information and the respective lender's known eligibility criteria. We don't look at whether the mortgage is suitable for you and your financial needs. Your eligibility rating helps you figure out which lenders' mortgages you're more likely to get.

You may wish to seek advice from a broker on how you should structure your mortgage, whether you can afford the payments now and in the future, whether the features of the mortgage are right for you and whether you should pay the fees upfront or add them on to your mortgage. This is not part of the Experian's comparison service and will require expert advice to ensure that the mortgage is right for you.

You can request a callback from a mortgage broker who can give you advice on choosing a suitable mortgage.

Other credit options

If you're looking to increase your borrowing secured against your existing property, you should consider whether a new mortgage is right for you. There may be other options such as further lending from your existing lender, a second charge mortgage, or unsecured lending. If you've got an existing mortgage or debt you want to consolidate, a broker will be able to give you advice about this, as this is not part of the Experian's comparison service.

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You can download our [complaints procedure](#).