

Consumer Credit Agreement FAQs

Channel: Intermediary Business

Products: Broker Motor Home

For Brokers to use if customers come to them and ask about any of the following scenarios.

What type of Credit Search do Aviva undertake?

Aviva undertake a 'Quotation Search' (QS) when a Broker requests a quote from Aviva. We will also carry out Quotation Searches to prepare renewal invitations for policies from Aviva.

Our Credit Reference Agency (CRA) is TransUnion. Customers who request a copy of their credit file directly from our CRA or use an independent credit monitoring service e.g. Credit Karma, who use data from TransUnion, will see these footprints under their search history. Customers will not see these footprints if they request their file from another CRA such as Experian or Equifax.

We will only carry out quotation searches for products where the monthly payment option is by regulated credit agreement.

More information about the ways in which TransUnion uses and shares Personal Information can be found, on the TransUnion website.

What does 'unsecured loan' mean?

Any loan that Aviva offers clients are classed as an 'unsecured loan'.

Why does Aviva use credit checks?

Aviva uses data from a CRA to verify identity, prevent fraud and carry out risk profiling which allows us to calculate premium and payment options.

Will a search by Aviva affect the customers credit rating?

We do not know for certain how other lenders use credit information, but we have sought advice from our credit reference agency, and we do not believe that a 'Quotation Search' will affect the customers credit rating.

When we carry out a Quotation Search it will leave what is known as a "soft footprint" on your credit file. This means that it will be visible to other lenders who search your file, but it will be clear that the search relates to a quotation and not a credit application. This should not affect your credit score. This will be updated if you decide to use the Aviva monthly credit payment facility.

Why does Aviva update a 'Quotation Search' to a 'Credit Application' search?

If a customer takes out a policy with which we have carried out a Quotation Search and chooses to pay by monthly instalments (Aviva Credit) the status of the footprint will change from a 'Quotation Search' to a 'Credit Application' search. A 'Credit Application' search will be visible to both the customer and other credit providers/lenders that use TransUnion. This will make other lenders aware that an application for credit has been made rather than just a quotation.

Do other insurers do the same?

We cannot speak for our competitors but, as a responsible provider of credit, which is regulated by the Consumer Credit Act, we have a duty to ensure that our customers are able to meet their monthly commitments and undertaking a credit search helps us to fulfil our obligations.

What if the customer objects to a credit search being carried out by Aviva?

Aviva will not be able to provide a quotation for that customer. You will therefore need to exclude Aviva products from your quotation process.

The customer wants to pay annually, why do Aviva need to do a credit search?

To ensure we can offer customers all available payment options, we undertake a credit search as part of the quotation process.

What happens if the customer is under 18?

If a customer is under the age of 18 they will not be subject to a credit check and other payment options will be available.

Why have Aviva declined to offer credit after completing a credit search?

In certain circumstances the information provided from the Credit Reference Agency will result in us not being able to offer payment by monthly instalments (credit).

Individuals who are subject to a Bankruptcy Order have certain restrictions placed on them by the Courts, including limits on application for credit and disclosure of their status as a bankrupt when making such an application. Aviva's policy is not to offer credit facilities to individuals subject to a Bankruptcy Order.

If a customer is under the age of 18 they will not be subject to a credit check and other payment options will be available.

In line with our regulatory responsibilities, we may also decline credit if we assess, from the data we receive from TransUnion, that credit may be unaffordable for a customer.

Have Aviva ever declined insurance to a broker customer on the basis of a credit check?

No, we do not decline insurance to a broker customer solely on the basis of information received from our credit reference agency.

The customer paid by 'Aviva Credit' last year, why can't they pay for their renewal in this way?

The customer's renewal documents will detail why Aviva Credit is no longer available to them.

Why is an Aviva Credit Search appearing on a customer's credit report?

The initial step will be to check if the customer has any Aviva quotes / policies connected to the relevant dates when the search took place.

Please bear in mind that at renewal the credit search for Broker takes place around 32 days prior.

They should have been advised of the credit search as part of the quotation process.

If you cannot identify any quotes or policies, the query will need to be investigated further. Please e-mail creditcheckqry@aviva.com who will investigate further. Please note this can take 7-10 days to fully investigate if complex. They will need the following information:

- Customer Name
- Date of Birth
- Address the search was conducted under (i.e., the address that is displayed to the customer on their credit history) – this may be different to the current address of the customer if they have recently moved.
- The date(s) of searches they are querying.
- (If possible) an email address for the Complaints team to respond back to the customer.

Why does the customers credit report reflect the incorrect payment history of a policy they have with Aviva?

We have a requirement to send a monthly feed reflecting the customers payment status (i.e., is the customer up to date with their payments or not) of policies on Aviva credit. If a customer is querying their policy, they will need to contact Aviva directly on the collections contact number provided on their payment documents.

How can the customer view their credit history?

There are a number of services which will allow a customer to do this. The customer can view details of how to obtain their credit report by going to transunion.co.uk*

*link to [TransUnion UK | TransUnion UK](https://transunion.co.uk)

I have another query which is not covered in these FAQs? Who can I contact?

Please refer to your Aviva broker relationship manager in the first instance so they can contact the relevant team.