

Equifax Bespoke Data & Analytical Services

Functionality Overview

Decision Batch	Contact Data
Equifax Locate	Consumer Retro
Bespoke Segmentation	Commercial Retro
Customer Insights	Property Data

New System Set Up

Complexity level based on the combination of services, scores, segmentation and bespoke outputs.

Lower complexity projects will require no / limited amendments to existing Equifax services to fulfill a specified output.

High complexity projects would involve significant levels of bespoke development. The complexity level of typical set ups is between level 1 and 3.

System Complexity	System Build
1	£7,763
2	£15,525
3	£23,288
4	£31,050
5	£38,813
6	£46,575
7	£54,338
8	£62,100
9	£69,863
10	£77,625

Decision Batch

Annual volume		With Commitment		
		Pay As You Go	Two Years 10%	Three Years 15%
From	to			
0	1,000	£0.068	£0.061	£0.058
1,001	5,000	£0.068	£0.061	£0.058
5,001	10,000	£0.068	£0.061	£0.058
10,001	25,000	£0.068	£0.061	£0.058
25,001	50,000	£0.068	£0.061	£0.058
50,001	100,000	£0.068	£0.061	£0.058
100,001	250,000	£0.068	£0.061	£0.058
250,001	500,000	£0.058	£0.052	£0.049
500,001	750,000	£0.049	£0.044	£0.041
750,001	1,000,000	£0.041	£0.037	£0.035
1,000,001	2,000,000	£0.033	£0.030	£0.028
2,000,001	3,000,000	£0.026	£0.023	£0.022
3,000,001	5,000,000	£0.020	£0.018	£0.017
5,000,001	7,500,000	£0.016	£0.014	£0.013

Commercial Batch Retro

Volume		Commercial Retro (EBI, CCDS & CBAV)	Additional Raw Data
From	to		
0	50,000	£0.414	£0.207
50,001	250,000	£0.331	£0.166
250,001	500,000	£0.269	£0.135
500,001	1,000,000	£0.186	£0.093
1,000,001	2,000,000	£0.104	£0.052
2,000,001	3,000,000	£0.072	£0.031
3,000,001	Plus	£0.072	£0.031

Consumer Batch Retro

Volume		Consumer Retro Chars & Scores	Additional Raw Data
From	to		
0	50,000	£0.414	£0.207
50,001	250,000	£0.331	£0.166
250,001	500,000	£0.269	£0.135
500,001	1,000,000	£0.186	£0.093
1,000,001	2,000,000	£0.124	£0.062
2,000,001	3,000,000	£0.104	£0.052
3,000,001	Plus	£0.104	£0.052

Batch Locate

Batch Tracing via the Equifax Locate Service

Annual volume				With Commitment		
Tier Structure	From	to		One Year	Two Years	Three Years
			Pay As You Go	7.50%	10.00%	15.00%
T1	0	5,000	£0.342	£0.316	£0.307	£0.281
T2	5,001	10,000	£0.342	£0.316	£0.307	£0.281
T3	10,001	15,000	£0.342	£0.316	£0.307	£0.281
T4	15,001	25,000	£0.342	£0.316	£0.307	£0.281
T5	25,001	50,000	£0.342	£0.316	£0.307	£0.281
T6	50,001	75,000	£0.342	£0.316	£0.307	£0.281
T7	75,001	100,000	£0.342	£0.316	£0.307	£0.281
T8	100,001	150,000	£0.285	£0.263	£0.257	£0.234
T9	150,001	250,000	£0.285	£0.263	£0.257	£0.234
T10	250,001	500,000	£0.228	£0.211	£0.205	£0.187
T11	500,001	750,000	£0.205	£0.189	£0.184	£0.168
T12	750,001	1,000,000	£0.205	£0.189	£0.184	£0.168
T13	1,000,001	Plus	£0.171	£0.158	£0.154	£0.140

(i.e. record appended with one or more mobile numbers and one or more email addresses counts as volume of 2)		Landline phone number(s) appended	Mobile phone number(s) appended	Email address(es) appended
From	to			
1	250,000	£0.091	£0.091	£0.091
250,001	plus	£0.068	£0.068	£0.068

Customer Insights

Data Enrichment & Target Prospecting

Rates for a Request shall be charged per 1,000 Prospects and shall vary depending on the number of prospects requested by the Customer, as set out in the table below:

Service Type	Volume Size (no. of Prospects) and Rate (per 1,000 Prospects)				
	XS 0 – 500,000	S 500,001 – 1,000,000	M 1,000,001 – 3,000,000	L 3,000,001 – 5,000,000	XL 5,000,001 – 10,000,000
Target Prospect: Direct Postal Mail	£79.800	£75.600	£67.200	£58.800	£50.400
Marketing Enrich (Core Data)	£21.140	£19.560	£16.400	£13.240	£10.080
Marketing Enrich (Property Data)	£7.070	£6.550	£5.490	£4.430	£3.370
Marketing Enrich (Geo Data)	£7.070	£6.550	£5.490	£4.430	£3.370
Marketing Enrich (Postcode Data)	£7.070	£6.550	£5.490	£4.430	£3.370
Core + Property + Geo	£28.230	£26.120	£21.900	£17.680	£13.460

**Property
Data**

products and services designed to meet the specification	Monthly Volume Banding Price	Monthly Volume Banding Price	Monthly Volume Banding Price	Monthly Volume Banding Price	Monthly Volume Banding Price	Monthly Volume Banding Price	Monthly Volume Banding Price	Monthly Volume Banding Price
	<1k	1K - 10k	>10k - 50k	>50k – 100k	>100k – 500k	>500k – 1m	>1m – 1.5m	>1.5m
Checks if named subject owns the property address supplied using the HM Land Registry Title Deed	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
Checks if subject property is jointly owned using the HM Land Registry Title Deed	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
Checks if named subject historically owned the property using the HM Land Registry Title Deed	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
Checks if named company subject owns the property address (commercial or residential) supplied using the HM Land Registry Title Deed	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20	£0.17
Checks if the property address supplied is licensed by the Local Authority as a House of Multiple Occupancy (HMO)	£1.00	£0.92	£0.83	£0.75	£0.67	£0.58	£0.50	£0.42
Checks if the property address supplied is potentially unlicensed House of Multiple Occupancy (HMO)	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20	£0.17
Provides the number of tenants in the property from tenant vetting information	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20	£0.17
Checks if named subject owns/is the landlord of the property address supplied using the HM Land Registry Title Deed	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
Checks if company subject owns/is the landlord of the property address supplied using the HM Land Registry Title Deed	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
Retrieves the name of the landlord from the title deed for any given property address. Includes HMLR £7.00 statutory fee	£12.58	£12.42	£12.30	£12.17	£12.05	£11.98	£11.88	£11.88
Retrieves the name of the company landlord from the title deed for any given property address HMLR £7.00 statutory fee	£12.58	£12.42	£12.30	£12.17	£12.05	£11.98	£11.88	£11.88
Provides the addresses and title numbers of all property assets owned by a company	£0.63	£0.60	£0.57	£0.53	£0.50	£0.47	£0.42	£0.38

	Defines a residential property address as owner occupied, privately rented or social rent	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20	£0.17
	Uses tenant vetting, property listing and property attribute data to assess whether property is under/over capacity	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20	£0.17
	Date Subject Moved Into Subject Property	£0.75	£0.67	£0.45	£0.37	£0.32	£0.27	£0.23	£0.20
	Date Subject predicted to move out of the subject property	£0.75	£0.67	£0.45	£0.37	£0.32	£0.27	£0.23	£0.20
	Dates subject property last listed for sale	£0.75	£0.67	£0.45	£0.37	£0.32	£0.27	£0.23	£0.20
	Dates subject property last listed sold	£0.75	£0.67	£0.45	£0.37	£0.32	£0.27	£0.23	£0.20
	Dates subject property last listed to rent	£0.75	£0.67	£0.45	£0.37	£0.32	£0.27	£0.23	£0.20
	Dates subject property last listed rented	£0.75	£0.67	£0.45	£0.37	£0.32	£0.27	£0.23	£0.20
	Uses property portal transaction information and tenant vetting information to assess whether the property is currently listed for sale or rent, including the current status (for sale, sold, to rent, rented)	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
	Uses tenant vetting information, EPC, Property Listing, royal mail information to confirm applicants property is currently a rental	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
	Uses tenant vetting information to confirm number of tenants/occupants in the applicants property	£0.67	£0.58	£0.42	£0.33	£0.30	£0.27	£0.23	£0.20
	Date of last deed transfer (sale) of the property	£0.43	£0.40	£0.37	£0.33	£0.30	£0.25	£0.22	£0.18
	Changed to a processing fee (returning the court reference number). Includes HMLR £7.00 statutory fee	£12.58	£12.42	£12.30	£12.17	£12.05	£11.98	£11.88	£11.88
	Restrictions on title deed. Includes HMLR £7.00 statutory fee	£12.58	£12.42	£12.30	£12.17	£12.05	£11.98	£11.88	£11.88
	Covenants on title deed. Includes HMLR £7.00 statutory fee	£12.58	£12.42	£12.30	£12.17	£12.05	£11.98	£11.88	£11.88
	Covenants on title deed. Includes HMLR £7.00 statutory fee	£12.58	£12.42	£12.30	£12.17	£12.05	£11.98	£11.88	£11.88
	Industry strength property valuation used for mortgage originations	£1.63	£1.58	£1.52	£1.45	£1.38	£1.32	£1.25	£1.20

