


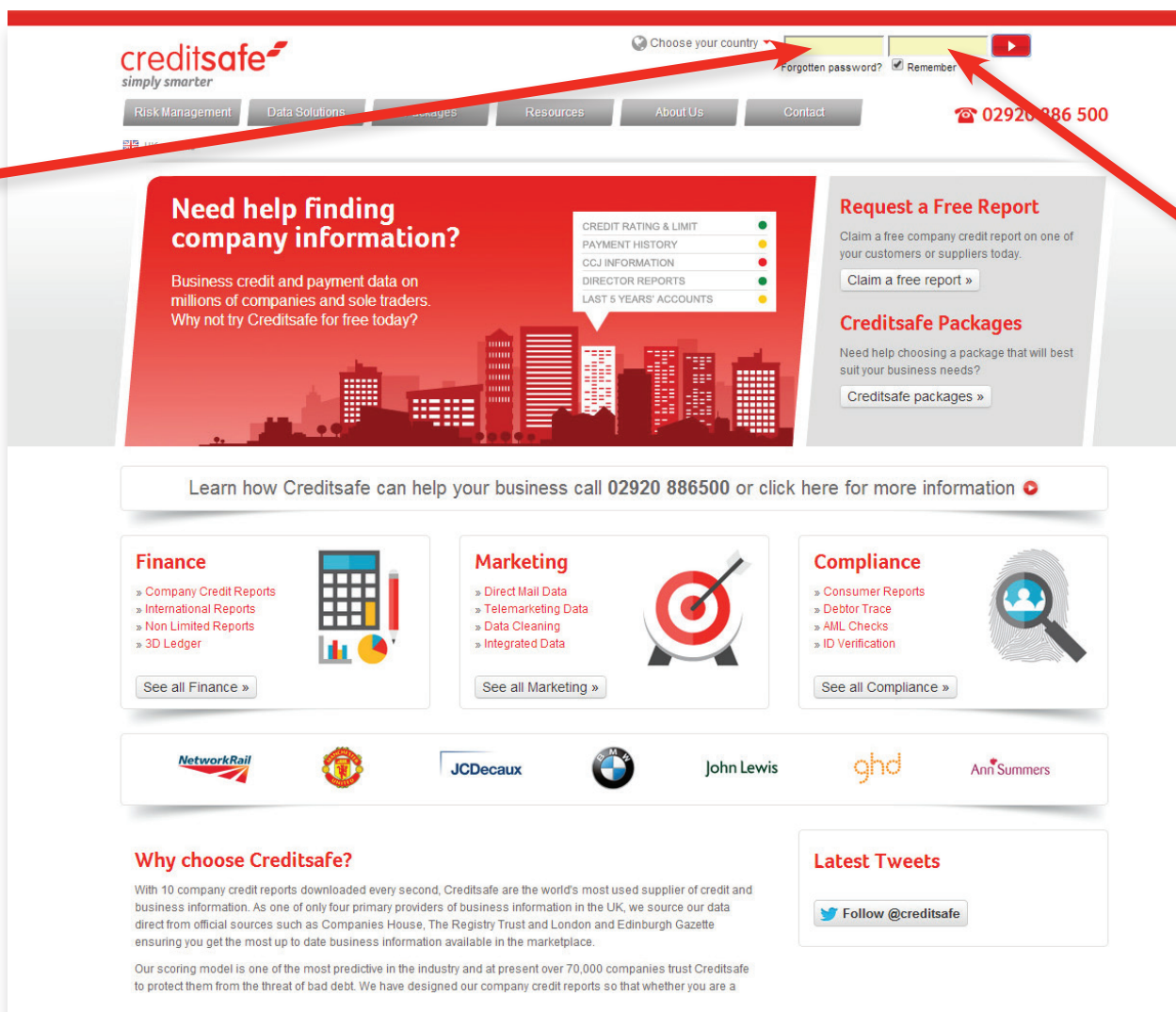


HOW TO SEARCH FOR A UK COMPANY CREDIT REPORT

Logging In

Access Creditsafe by using your account login details provided in your welcome email which you will have received upon the set-up of your account.

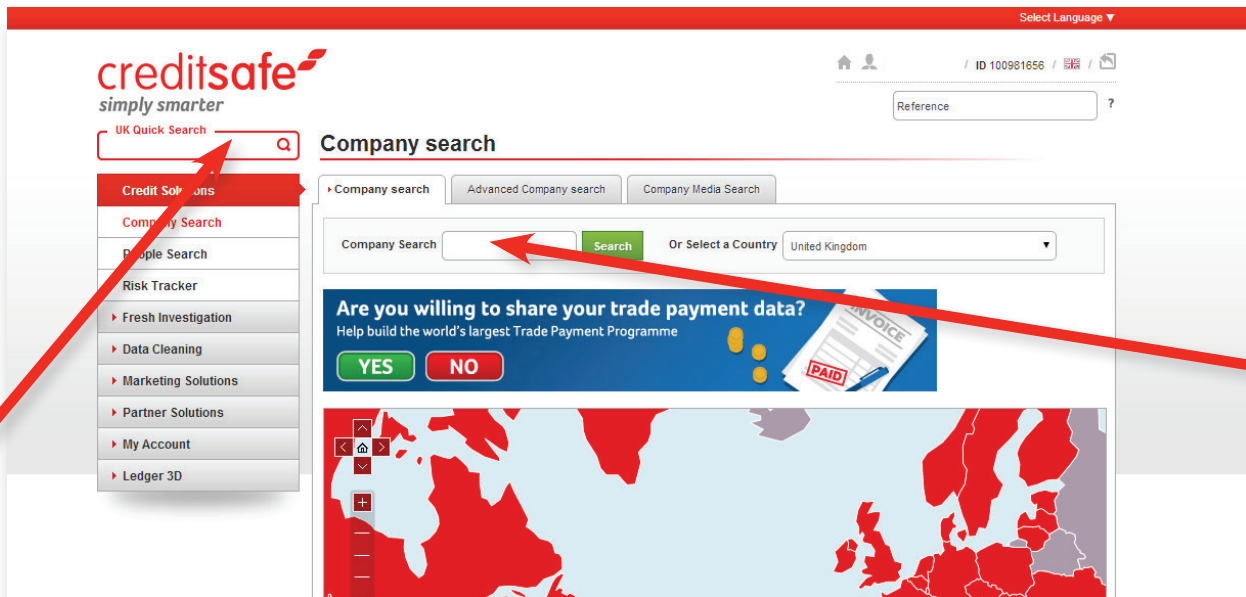
 **Tip:** Selecting ‘Remember username/password’ tick box means the system will remember your login details for next time. (This is not recommended on a shared or public computer for security purposes).



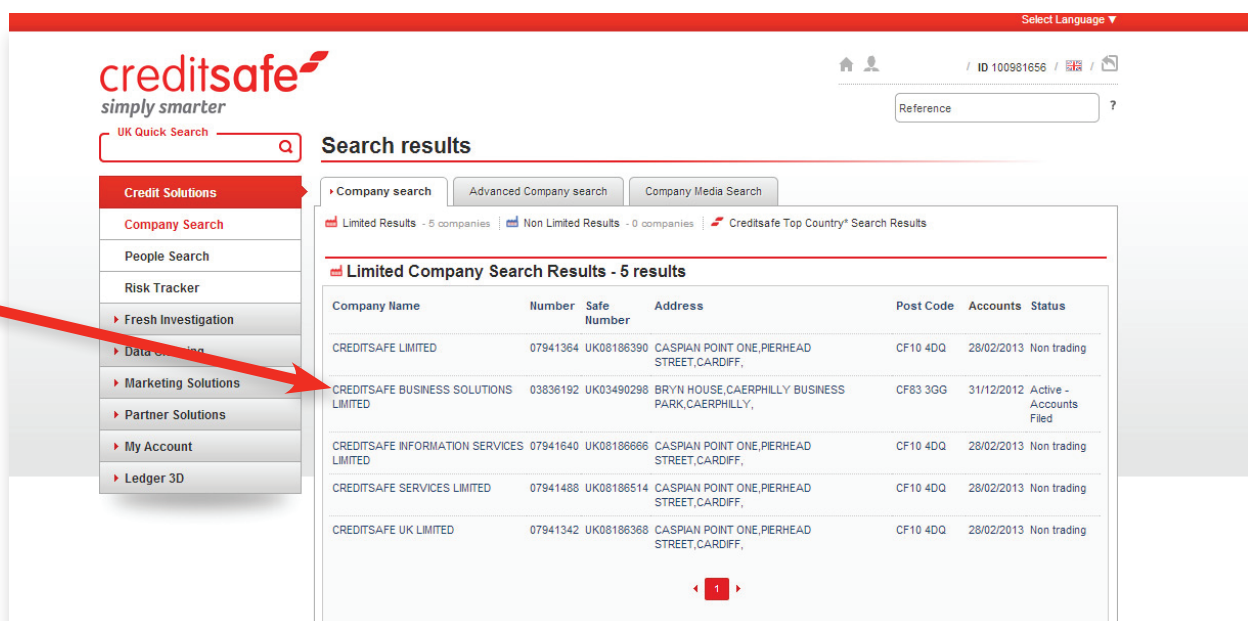
The screenshot shows the Creditsafe website homepage. At the top, there is a navigation bar with the Creditsafe logo and tagline 'simply smarter'. To the right of the logo is a 'Choose your country' dropdown menu, a 'Forgotten password?' link, and a 'Remember' checkbox. Below the navigation bar are several menu items: Risk Management, Data Solutions, Services, Resources, About Us, and Contact. A phone number '02920 886 500' is displayed on the right. The main content area features a large red banner with the text 'Need help finding company information?' and a list of services: CREDIT RATING & LIMIT, PAYMENT HISTORY, CCJ INFORMATION, DIRECTOR REPORTS, and LAST 5 YEARS' ACCOUNTS. To the right of the banner is a 'Request a Free Report' section with a 'Claim a free report' button and a 'Creditsafe Packages' section with a 'Creditsafe packages' button. Below the banner is a call to action: 'Learn how Creditsafe can help your business call 02920 886500 or click here for more information'. The page is divided into three columns: Finance (with icons for Company Credit Reports, International Reports, Non Limited Reports, and 3D Ledger), Marketing (with icons for Direct Mail Data, Telemarketing Data, Data Cleaning, and Integrated Data), and Compliance (with icons for Consumer Reports, Debtor Trace, AML Checks, and ID Verification). Below these columns are logos for Network Rail, Manchester United, JCDecaux, BMW, John Lewis, ghd, and Ann Summers. At the bottom, there is a 'Why choose Creditsafe?' section with text about the company's data sources and a 'Latest Tweets' section with a 'Follow @creditsafe' button.

Searching for a UK company

Search for a UK company by entering the company details into the company search box or quick search box, both on the left hand side of the home page.



The search results page will show a number of possible company matches. Click on the relevant company name to view the full company credit report.



Inside a company report

Inside the company report you will see a summary page of all the information on the company including information such as the company credit rating and limit at the top of the page. You can use the tabs at the top of the report to find more in depth information on each category.

Our recommendation of the total amount of credit that should be outstanding at any one time.

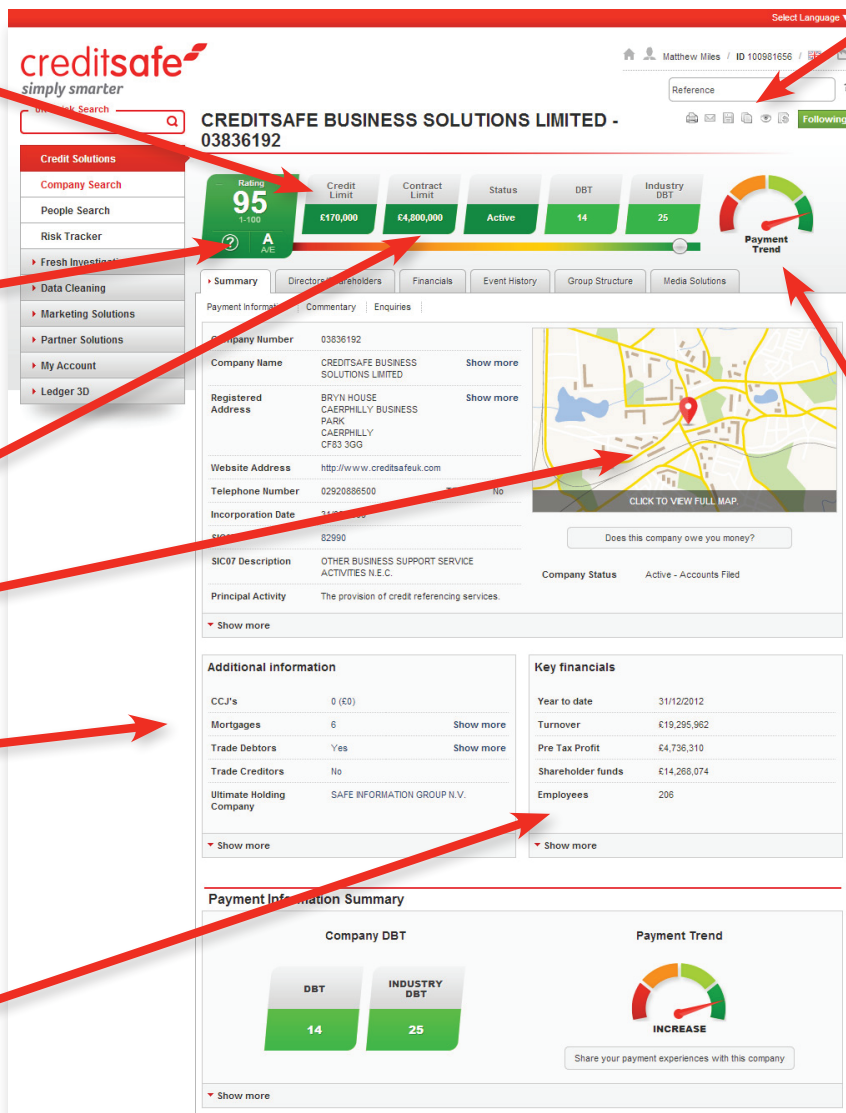
Click to reveal bandings for credit ratings on established and newly incorporated companies.

Maximum contract capacity on a single contract over 12 months.

Click on the map for a street view of the company's location in google maps.

Brief overview on any CCJ's, mortgages, Trade Debtors and Creditors. Select show more to reveal more in depth information about these.

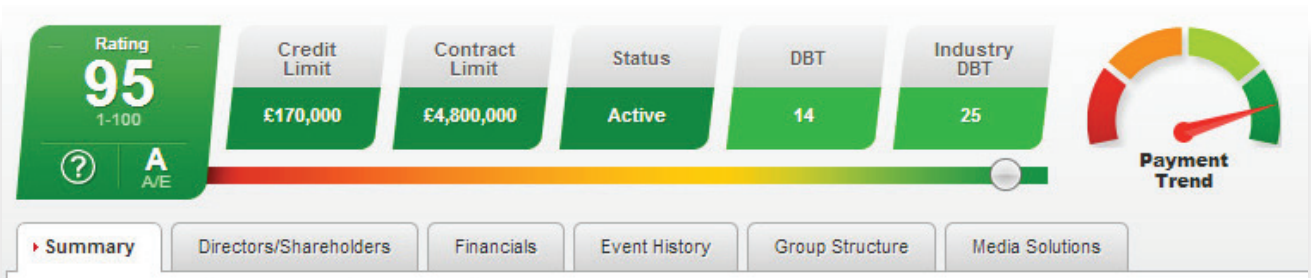
Brief overview of the company's financial accounts. Select show more to reveal 3 years accounts.



The screenshot displays a detailed company report for CREDITSAFE BUSINESS SOLUTIONS LIMITED (03836192). At the top, the company's credit rating is 95 (A), with a credit limit of £170,000 and a contract limit of £4,800,000. The company is active with a DBT of 14 and an industry DBT of 25. A payment trend gauge indicates an increase. The report includes a map of the company's location at Bryn House, Caerphilly Business Park, Caerphilly, CF83 3GG. Below the map, there are sections for additional information (CCJ's, mortgages, trade debtors, etc.) and key financials (turnover, pre-tax profit, etc.). A payment information summary at the bottom shows the company's DBT and industry DBT, along with a payment trend gauge.

You can use the tool icons located at the top of the screen to Print, Save and Share the report as needed. The Follow button can be used to add the company to your risk tracker (for more information about monitoring please see our company monitoring guide.)

DBT stands for Days Beyond Terms, this indicates how many days an invoice is overdue on average for the company you're viewing. You can compare this to the industry average DBT to determine whether the company is effective at paying on time or not. The payment trend reveals whether the company is getting better or worse at paying on time (Green = Payment Trend getting better, Red = Payment Trend getting worse).



Directors/ Shareholders

Gives details on current and previous directors and secretaries of the company you are viewing. By clicking on the names you can reveal more information about the director including companies that they are currently are or have been previously appointed to. The Top 20 Shareholders details can be found at the bottom of the tab.

Financials

Full 5 years financials can be found in the financials tabs including Profit and Loss, the Balance Sheet and Capital and Reserve information. You can hover over the financial terms to reveal a brief description of the term. A selectable graph icon is available to select to show a presentable graph of the figures on certain financials.

Event History

A description of past events surrounding the company and their impact on the company's credit rating. The event history section will show any liquidations, dissolution or any striking off order events in the companies past. A history of all previous credit limits and ratings will also be shown here. You can also access Companies House documents and view when any documents have been filed. The 'view document' button allows you to view the full documents submitted to Companies House.

Group Structure

Full view of any subsidiaries and all linked companies within the group structure of the company you are viewing. You can click on the company names to view their full company report.

Media Solutions

Unique to Creditsafe, media solutions displays any articles released from press related to the company. If any negative articles are found we can suspend a company's credit rating and place on the report.