

7 TIPS TO INCREASE YOUR CREDIT SCORE

1

Stick to your budget

Stay within your budget and fully understand any further debt you take on

2

Pay what is due when it is due

Always pay the full amount due and pay it on time every month.

3

Keep repayments below 30% of your income

Try to keep maintain your credit repayments below 30% of your monthly income. This requirement not only makes good financial sense but also forms part of the NCA.

4

Reduce debt

Pay off debt instead of shifting them from one account to the next. The total amount of outstanding debt will have a detrimental effect on your credit score

5

Do not have multiple credit inquiries

Every time an inquiry is made regarding your credit, it reduces your score

6

Stability leads to a higher credit score

The longer you have lived at your current address and worked at your current job will impact favourably on your score

7

Communicate if there is a problem

If you do find yourself in a situation where you are unable to meet all or part of your monthly payment for any reason, speak to the credit provider.

How To Start Credit Score Improvement Tips For Creators 33228

DP Hallahan



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