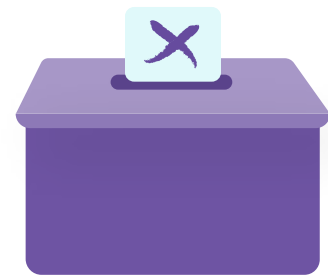




## Amend any errors

Your information should match across the three credit reference agencies. So check your reports and let Experian, Equifax or TransUnion know if something isn't correct.



## Register to vote

It doesn't matter if you actually vote or not. Being registered on the electoral roll helps the credit reference agencies to find your current address. You can also opt out of the 'open register' if you don't want snail mail marketing hitting your letterbox.



## Remove any previous financial connections

Credit scores can be co-scored with another person. E.g. an ex-partner or old housemate you had a joint account with. But if that person is a little...unreliable when it comes to their finances, they could negatively affect your credit score! If you go your separate ways, ask the credit reference agencies for a notice of disassociation to de-link you.



## Get started with Loqbox Grow

On average, our members see their credit score boost by 125 points in the first six months. Loqbox Grow is quick and easy to set up, and you'll be on your way to an improved credit score in no time. [Here's how it works.](#)



## Keep your lending low, but the amount of credit you *could* borrow high

Lenders like to see a low credit utilisation (i.e. spending only a little of your available limit on your credit card). **Loqbox Grow** can help with this too — when you set this up you'll get a new interest-free credit account. Just make your regular membership payments and Loqbox will take care of boosting your credit score.

Improvements to your credit score are not guaranteed.

## Things that take a little longer (but still help to boost your credit score):

We know you want to increase your credit score in the fastest possible way, but here are some simple things you can do to raise it over a longer period of time.

### ✓ Always pay on time

Missed payments, defaults and CCJs (county court judgments) can leave an ugly mark on your credit file for six years. If this has happened, but you had a good reason, you can raise a notice of correction to give an explanation to a bank or lender in the future.

### ✓ Pay more than your credit card's minimum payment

Paying off your credit card in full is the ultimate goal to avoid paying interest. Although we know it's not always possible when life gets in the way. If you can, aiming to make extra payments on top of your minimum payment is good for building your credit history and getting out of debt at the same time.

### ✓ Is your name on the bills?

If you don't have much credit history, try to put yourself as the named bill payer on some of your shared household bills. By paying on time every month, you'll build a good history of credit which improves your score.

If you're not able to be the bill payer, having **Loqbox Grow** can help you get a credit score boost and build your credit history instead, just by making your regular membership payments.

### ✓ Spread out your credit applications

'Soft checks' don't leave a mark on your credit file, but you may see a 'hard check' negatively affect your credit score. So ideally aim for no more than one hard credit check every six months.

It's good to know that it's quite normal to see your score rise and fall. And each time you ask for a new line of credit (i.e. get a new credit card or take out a loan) you'll likely see a dip in your score until the lender starts to see you regularly paying them back.