

# How to build credit with no credit history

If you're just starting out, you won't have a credit history yet — which is fair enough, we all start somewhere.

It can, however, feel like a bit of a catch-22 that you have to have a good credit history to build credit...but here's a list to help you get there the simplest way:



## Become a household bill payer

If you're not already, adding yourself as a named bill payer can be a great first step on your credit history journey. If you live in a house of three or more adults, simply [adding yourself to the council tax bill](#) is a fast and easy way to begin your credit history.

Always aim for one hard check every six months, so spreading time between adding yourself as a bill payer would be smart! Also, you will be declaring your financial connection with the other members of your household. This is something to think about if one of you has poor credit behaviour as it could negatively affect the others in the home.



## Pay your phone bill

If you'd rather not be financially associated with the other members of your household, there are other ways to start building a credit history. Getting a mobile phone contract, or paying your car insurance in monthly instalments both improve your credit history.



## Consider a credit-building credit card

There are some credit cards that are specifically designed to help you build your credit history if you are just starting out or need to rebuild your credit history, but they typically have high interest rates.

However, any credit card will help you build your history. Just follow this simple rule: spend on it with just a little money and pay it back in full before you start incurring interest.



## Get started with [Loqbox Rent](#)

As part of our £2.50 a week membership plan, we can securely track your rent payments and make regular reports of them to Experian. There are no hard checks and no hassle! Simply make your membership payments and connect to your bank account every 90 days (we'll send you a reminder).

Not to mention you'll get access to our other excellent credit-building features Loqbox Grow and Loqbox Save as part of the membership too. [Here's how it works.](#)

## Once you've built your credit history, these things can keep it healthy:



### Always make your payments

Missing payments can have a negative impact on your credit history. It'll show up for six years (yikes!), although with time it becomes less important. As a rule, always be sure to pay on time.



### Keep your credit file neat and tidy

Check your credit report with Equifax, Experian and TransUnion occasionally. We recommend at least once a year. If you see any errors or fraudulent activity happening under your name, let them know urgently (especially for fraud issues!). Remove any old partners or housemates that you are no longer linked to and confirm your address is correct across all three's reports.



### Keep your oldest credit account going!

If your only evidence of credit is with a mobile phone provider, don't be too quick to change to another company. Having a good relationship with one provider over many years can look good on your credit file! Use this as a rule of thumb for the long term "keep your longest credit account going".



### Building credit without a credit history is a long-game

There's no fast fix (as much as we'd like there to be) but improving your credit history isn't unachievable — it just takes time. Have some patience and persistence, because you've got this!