

HOW CAN I IMPROVE MY CREDIT SCORE?



Payment behavior is the most important aspect of your credit score because it shows how you've managed your payments. By paying your loan obligations regularly and promptly, you can improve your score. **(35% influence)**



Credit limit reflects the maximum amount you can use in any loan – it's not a target. By keeping the total of all your loans and credit facilities below 35% of your limit, you can improve your credit score. **(30% influence)**



Credit history is important because it shows how long you've been managing your accounts. The longer you maintain a positive credit history, the better your score can be. **(15% influence)**



Types of credit accounts also contribute to your credit score. A mix of loans for property, vehicle, assets, consumer accounts and credit cards score higher. **(10% influence)**



Inquiries list the number and type and frequency of companies (e.g., bank, utility) that have requested your credit history. The fewer inquiries made, the higher your score. **(10% influence)**