



7 SNEAKY TIPS TO INCREASE YOUR CREDIT SCORE

1 LOOK AT YOUR CREDIT FILE

Get a copy from your credit agency and find out your credit score.

Find out how you can get a FREE copy of your credit file.



2 FREEZE! DON'T MOVE!

Changing jobs or addresses
can lower your credit score.



3 PUNCTUALITY IS A VIRTUE

Set up your calendar to remind you when to pay your bills.



4 DON'T BE DEBTLESS

Sign up for a credit card with a small limit and make your payments on time.



5 DON'T BE A CREDIT JUNKIE

Too many recent credit applications can lose you a lot of points.



6 FIX UP OTHER PEOPLE'S MISTAKES

Your credit file may have a default, court writ or judgement listed on it by mistake.



30% of Australians have errors on their credit file*.

**Office of the Australian Information Commissioner, 2013*

7 THINK LIKE A BANK

What will be a problem?
Find out and fix it
using our calculator!

Credit Score Calculator





HomeLoan experts

Find out how we can help you with your home loan. [Click here!](#)