



HOW TO IMPROVE CREDIT SCORE

Useful tips

SATWINDER MAAN

MORTGAGE BROKER
CRN: 540065 ; ACL: 405961

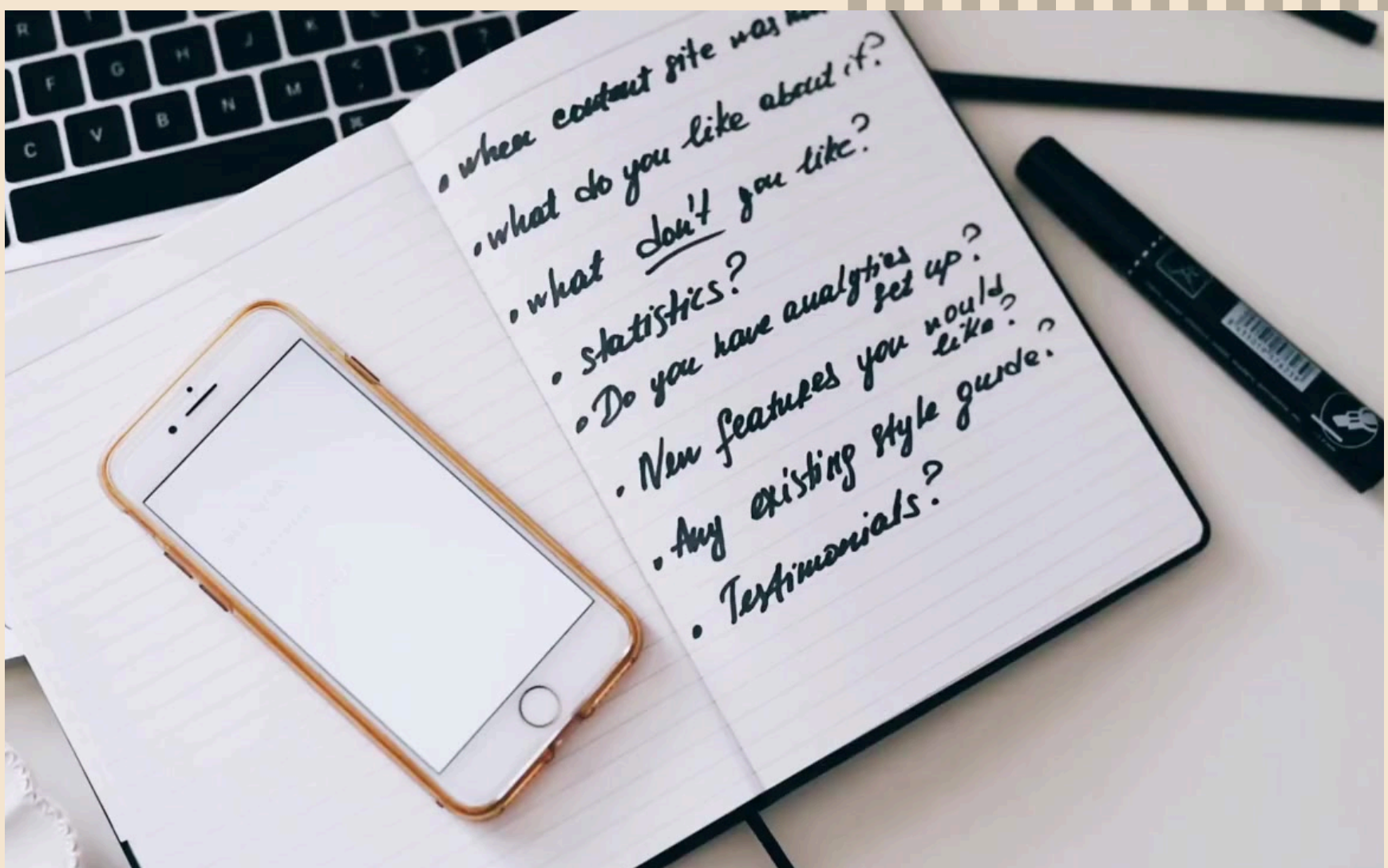
0431 955 262
mannss@niftylending.com.au



01

Pay your bills on Time

Payment history is one of the most significant factors affecting your credit score. Consistently paying your bills on time demonstrates reliability and financial responsibility.

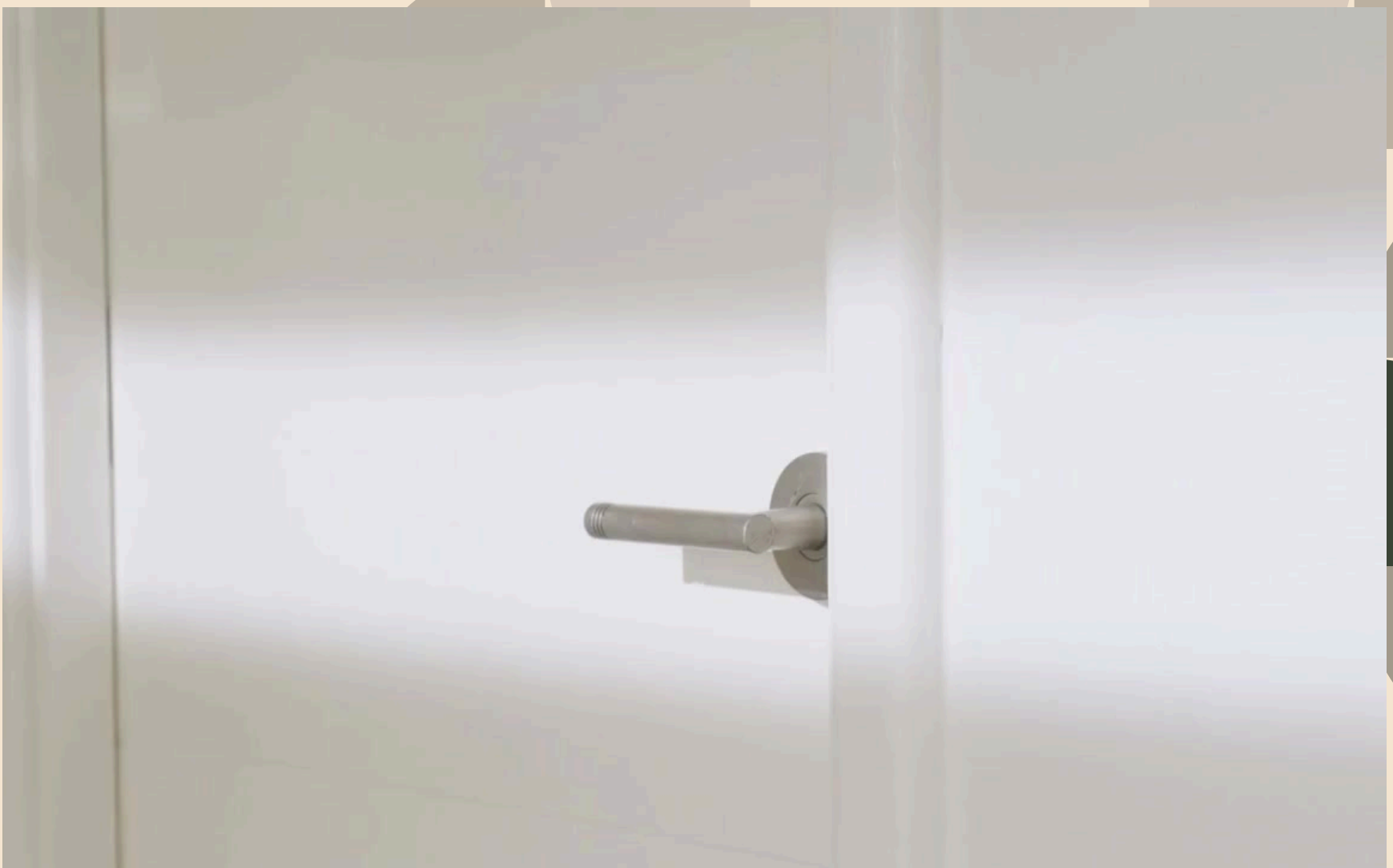




02

Reduce Your Credit Card Balances

Your credit utilization ratio—the amount of credit you're using compared to your total credit limit—affects your score. A lower utilization ratio is better.



03

Avoid Opening New Credit Accounts Unnecessarily

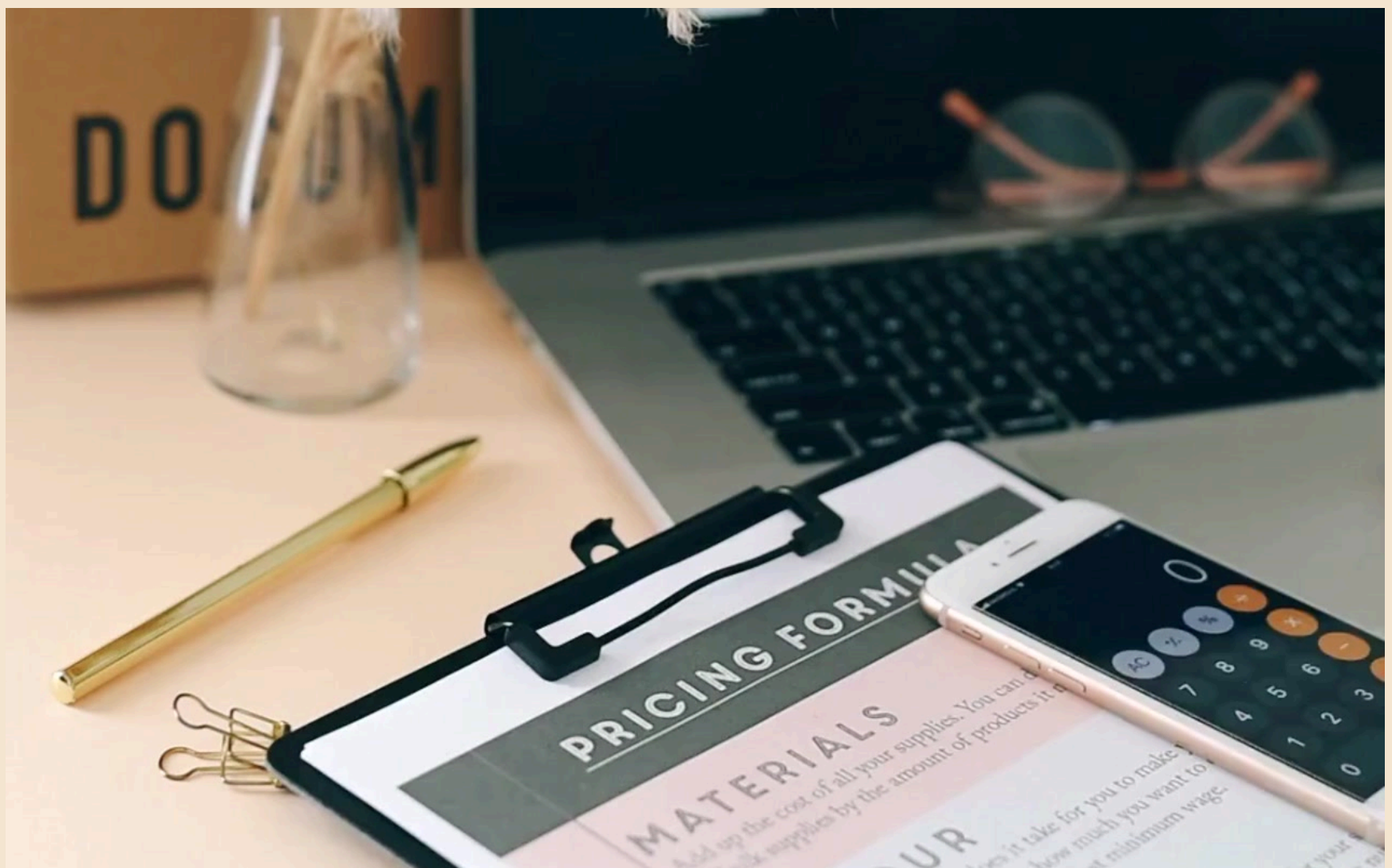
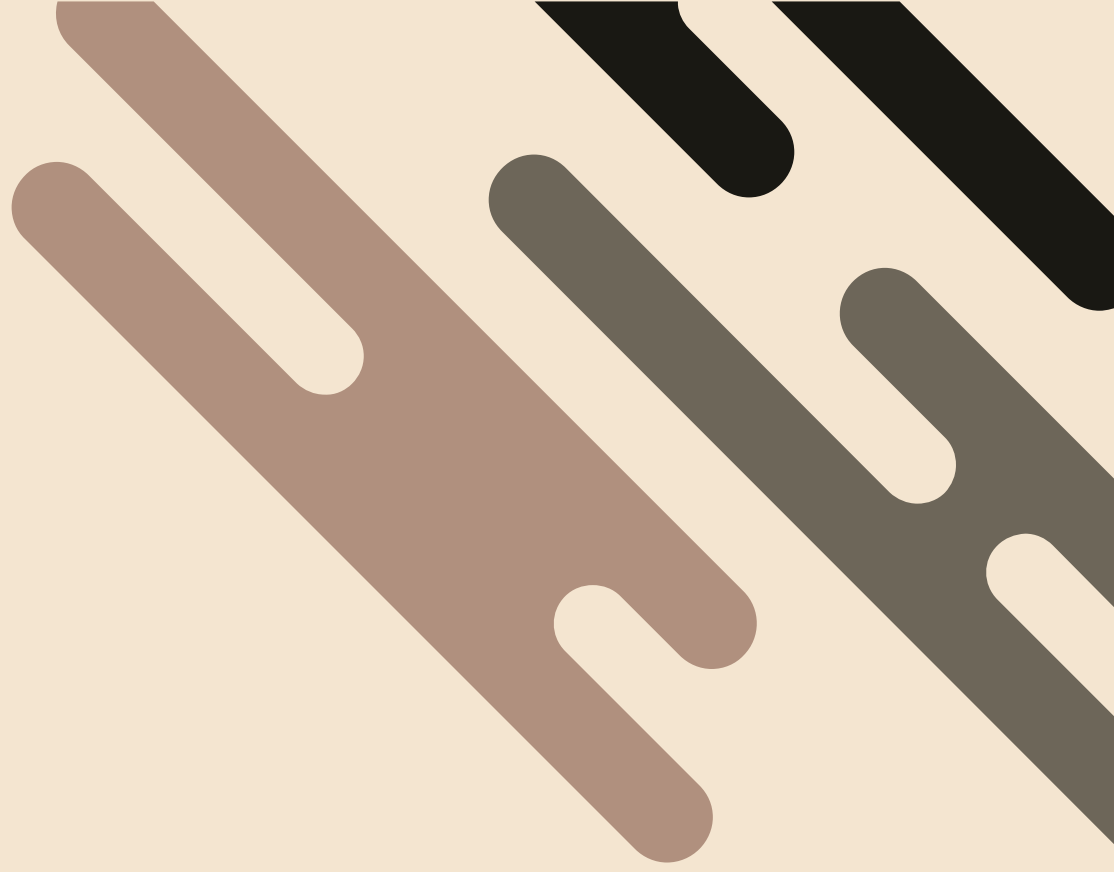
Each time you apply for new credit, it triggers a hard inquiry on your credit report, which can temporarily lower your score. Too many new accounts can also signal higher risk to lenders.



04

Check Your Credit Report Regularly

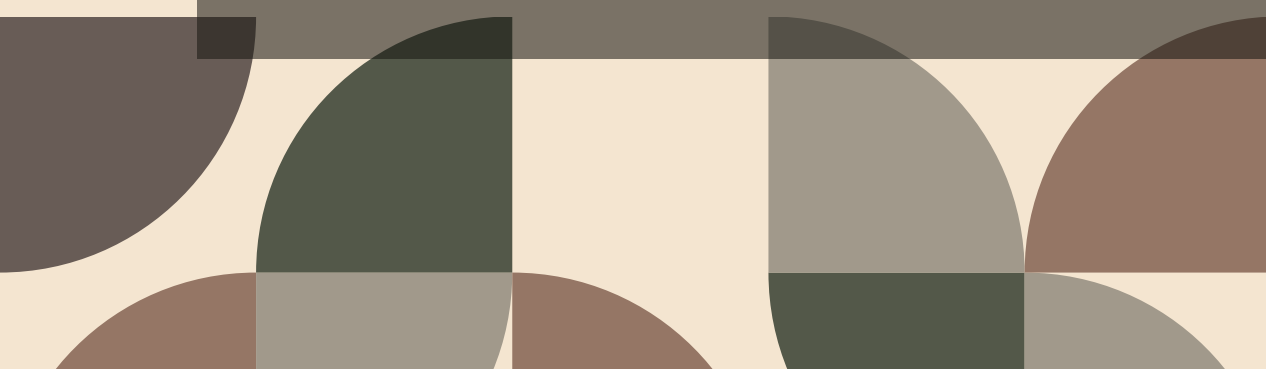
Regularly reviewing your credit report helps you identify and correct any errors that may be hurting your score. It also helps you detect potential identity theft early.

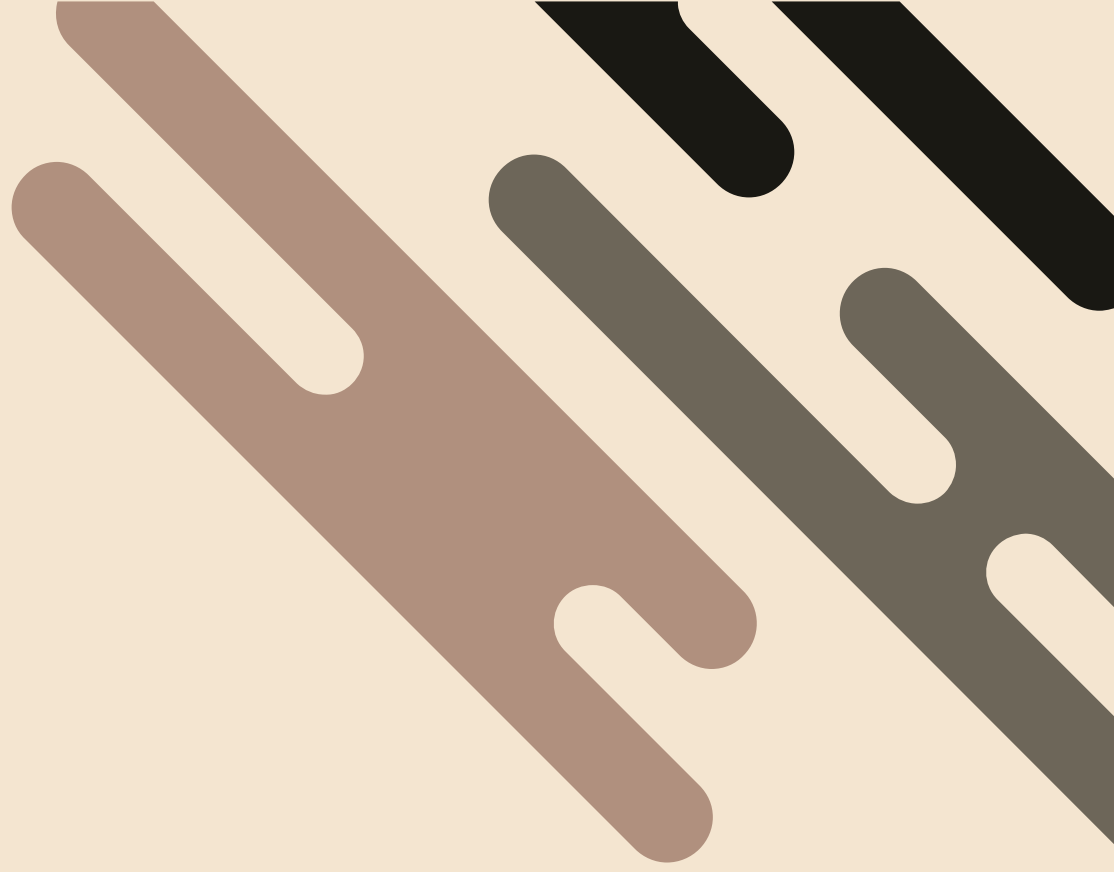


05

Maintain a Healthy Mix of Credit

Having a diverse mix of credit accounts, such as credit cards, mortgages, auto loans, and personal loans, can positively impact your credit score.





07

Keep Old Accounts Open

The length of your credit history accounts for a portion of your credit score. Closing old accounts can shorten your credit history and reduce your overall credit limit,

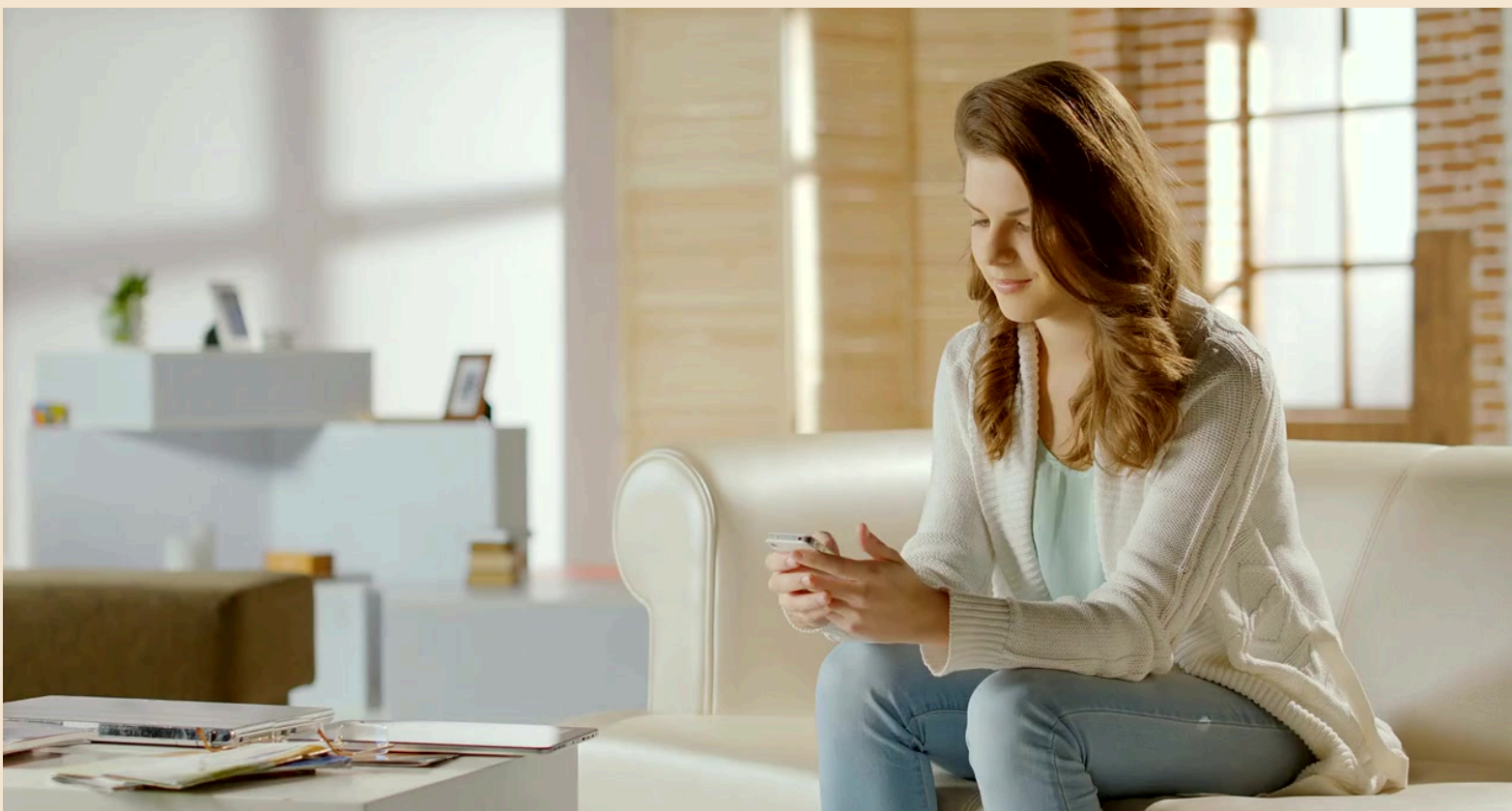


By following these tips, you can improve your credit score, which will help you secure better mortgage rates and other financial opportunities.





"Boost your borrowing capacity
with expert credit tips and
personalized mortgage advice—
contact us today!"



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