

Getting on the internet if you have a low credit score

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This guide has been written by [Broadband Genie](#) for Digital Unite and provides practical advice on your options for getting home broadband if you have a low credit score.



In this guide you will learn:

- How to find out your credit score.
- Where to look for information about improving your credit score.
- Your options for getting a broadband deal if you have bad credit.

Finding out your credit score

A credit score is a number or rating that's based on how well you've managed your money in the past. If you have a low credit score, it's likely that at some point you've failed to pay a bill or loan instalment in time.

You won't be notified of your credit score, so usually won't know you have a bad one until you try to get a loan, apply for a credit card or sign up for a contract.

You can check your credit score through these three services:

- ClearScore www.clearscore.com/
- Credit Karma www.creditkarma.co.uk/
- Check My File www.checkmyfile.com/ (30 day free trial, then £14.99. You won't be charged if you cancel within 30 days of entering your bank details)

Do broadband contracts require a check?

When signing up for a broadband contract most Internet Service Providers (ISPs) will do a basic credit check on you to make sure you're not a high risk for them. The good news is that signing up to a broadband contract is easier than applying for a loan or a credit card, if you do have poor credit.

There are a few broadband companies that are easier to get on board with if you have poor credit. Some may not even require a credit check. This means you won't be turned away because of poor credit, or if you're on a Debt Management Plan (DMP).

If you're keen to get connected, but think or know you have a bad credit score, you should find it easier to set up a broadband account with the following service providers.

- NOW Broadband www.nowtv.com/broadband
- Direct Save Telecom www.directsavetelecom.co.uk/
- Plusnet <https://www.plus.net/>
- TalkTalk <https://new.talktalk.co.uk/broadband/compare-deals>

How to improve your credit score

If you're worried about your credit score there are some simple ways you can improve your rating, such as

getting on the electoral register or using a bank account. Here are some guides that can help:

- Understanding Credit, Lloyds Bank www.lloydsbank.com/understanding-credit/how-to-improve-your-credit-score.html
- How to Improve your credit score in 10 Easy steps, ClearScore www.clearscore.com/learn/credit-score-and-report/how-to-improve-your-credit-score-in-10-easy-steps
- How to Improve your Credit Score, Post Office www.postoffice.co.uk/credit-score

Will my broadband provider cut me off if I miss a payment?

You shouldn't be completely cut off from the internet if you don't manage to pay your monthly bill on time. However, if you are struggling with costs you should talk to your broadband provider as soon as possible. They may be able to help you find a solution.

Reducing your broadband bill

When your contract is due to run out, you may want to look at switching providers. Cheaper deals are normally available for new customers. You can use a broadband comparison site such as www.broadband.co.uk/checker and enter your postcode to get a quick idea of what's available in your area.

If you're receiving benefits, you can get special rates on broadband. These are called "Social Tariffs". These reduced broadband packages are available from many providers including: BT, Talk Talk, Virgin, Vodafone, KCOM, Hyperoptic and NOW.

For more information about lowering your broadband contract and social tariffs, read our guide *Getting the Best Value Internet Deal* (www.digitalunite.com/using-internet/connecting-internet/getting-best-value-internet-deal) or this guide from Money Saving Expert: www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs/.

Other options for getting online

If you're worried about your credit score or your finances and don't want to take out a broadband contract, there are still ways you can get online. You can find out more in our guide to *Finding Affordable Kit and Connectivity* (www.digitalunite.com/using-internet/connecting-internet/finding-affordable-kit-and-connectivity) where we cover Wi-Fi hotspots and mobile tethering.

The easiest way to get online without using mobile data is to make use of public wifi. Pubs and cafés are reliable places to get online, but banks, shops and libraries can also have public wifi.

Sites such as O2 (www.o2wifi.co.uk/hotspot) or BT (www.btwifi.co.uk) are a good place to start if you need to find somewhere in a hurry, although BT charges for on demand access to one of its hotspots. Treating yourself to a coffee and sitting in a warm café may end up being cheaper for an hour.

Broadband Genie is a free, simple to use and completely independent comparison service that will help you save money on home broadband, mobile broadband, mobile, tablets and TV. Visit their website (www.broadbandgenie.co.uk/) to use their comparison service and for more guides to help you get the best value broadband deal.

Guide last updated January 2024

Next steps

- ▶ [Getting the best value internet deal](#)
- ▶ [Finding affordable kit and connectivity](#)
- ▶ [How to set up a new broadband connection](#)

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