

# How to check your credit score online



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Lenders look at your credit score when they decide whether to give you a loan, mortgage or credit card. Every time you apply for credit or a loan, that request is recorded. It's a good idea to check your credit score to ensure it's up to date and reflects your credit track record accurately.

***NB: Experian CreditExpert offers a free 30 day trial and shows you what a lender sees. Make sure you close the account before the 30 days are up if you do not wish to pay to continue.***

## You'll need:

- A computer with an internet connection
- Contact details and debit/credit card details.

## Follow these steps to check your credit score online


**Step 1:** Go the CreditExpert website ([www.creditexpert.co.uk](http://www.creditexpert.co.uk)) and click **Get your FREE Experian Credit Report & Score.**

## Get Your Free Experian Credit Report and Score

With your **FREE 30-day trial** you get:

- ✓ Unlimited access to your Experian Credit Report & Score
- ✓ Expert advice on improving your credit rating
- ✓ Help finding finance deals that suit your credit rating

**Get your FREE Experian Credit Report & Score\*** ▶



IT'S YOUR CREDIT SCORE USE IT

Experian™ CreditExpert

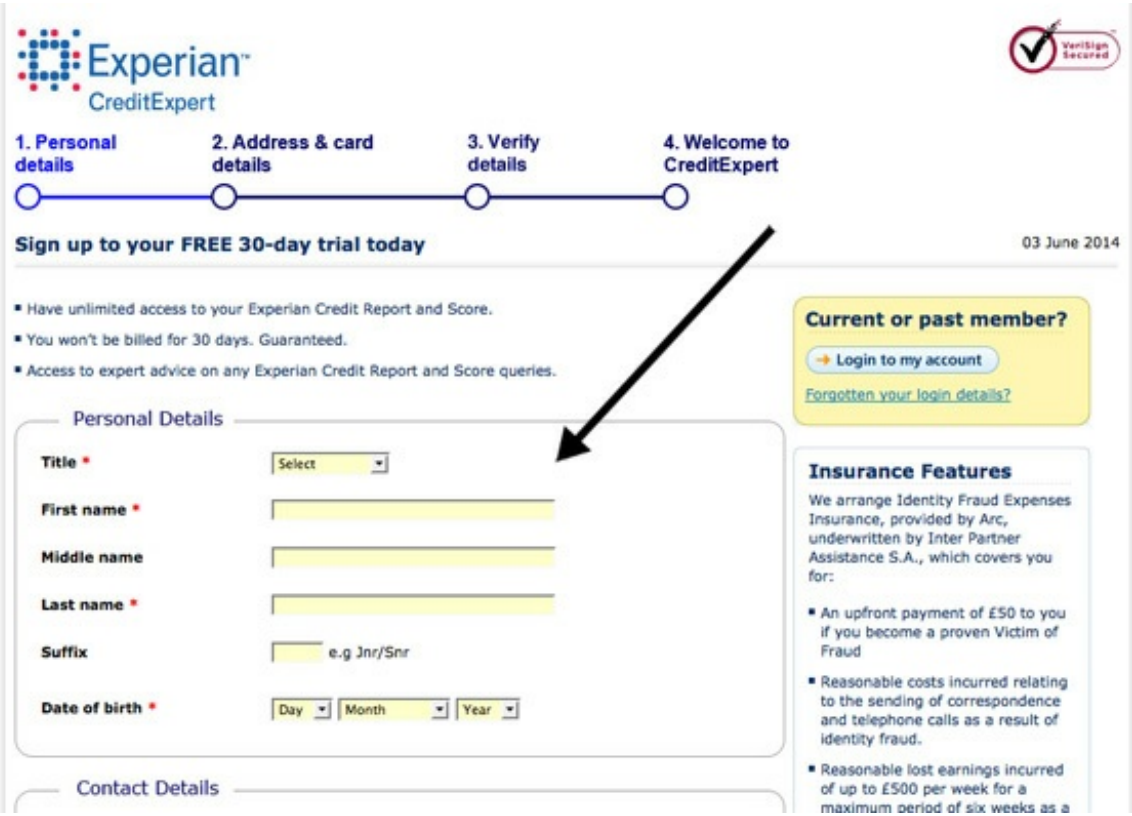
\*A Monthly fee of £14.99 applies after your free trial. You may cancel anytime during your 30 day free trial without charge

### Your Experian Credit Report

- ✓ Experian CreditExpert gives you unlimited access to your Experian Credit Report



**Step 2:** Fill in the yellow boxes with your personal details and contact details, and click the blue **Continue** button at the bottom of the screen.



Experian™ CreditExpert

VeriSign Secured

1. Personal details    2. Address & card details    3. Verify details    4. Welcome to CreditExpert

Sign up to your **FREE 30-day trial** today 03 June 2014

- Have unlimited access to your Experian Credit Report and Score.
- You won't be billed for 30 days. Guaranteed.
- Access to expert advice on any Experian Credit Report and Score queries.

**Current or past member?**

→ [Login to my account](#)

[Forgotten your login details?](#)

**Insurance Features**

We arrange Identity Fraud Expenses Insurance, provided by Arc, underwritten by Inter Partner Assistance S.A., which covers you for:

- An upfront payment of £50 to you if you become a proven Victim of Fraud
- Reasonable costs incurred relating to the sending of correspondence and telephone calls as a result of identity fraud.
- Reasonable lost earnings incurred of up to £500 per week for a maximum period of six weeks as a

**Personal Details**

Title \*

First name \*

Middle name

Last name \*

Suffix  e.g Jnr/Snr

Date of birth \*

**Contact Details**

**Step 3:** A new page will open with more details to fill out – your current address, a username and password, and your debit/credit card details. Underneath these details there is a Terms and Conditions box. Click on the **small white box** to confirm that you accept the Terms and Conditions, and click the blue **Continue** button at the bottom of the screen.



### Sign up to your 30-day trial today

03 J

If you have lived at any other addresses within the last 6 years, you will be able to add these once you have logged into CreditExpert. You will need to do this in order to ensure you are given your complete credit report and an accurate Experian Credit Score.

Your Current Address

**Current address \***  Or

House number House name

**Post code \***

**Resident since \***  Month  Year

Resident since

#### What our members say

“ It seemed that I was always being turned down for credit, I signed up with CreditExpert after friend told me about it. With the help of CreditExpert I have been able to increase my credit score and feel more comfortable with my financial future. ”

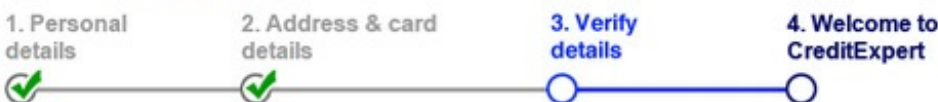
Mark - Hitchin

“ CreditExpert always gives me a peace of mind that my credit history is always up to date and nobody is obtaining credit in my name, help to protect me from identity fraud. ”

- Stephen, East Midlands

The UK's most trusted

**Step 4:** A new page will open asking you to confirm your current address details. Click on the blue **Confirm** button if the details are correct, or **Edit** if you need to go back to the previous page and make any changes.



#### Current Address confirmation

Are the current address details shown below correct?

**Address:**

**Time at address:**

**Step 5:** On the next page, select the bank your current account and your credit card is with using the drop down menus next to each question and click on the blue **Continue** button.

### You're almost there...

To see your credit report now we need to do some further checks to confirm your identity. This is to help protect your information and ensure only you get access to your Experian Credit Report and Score.

**1 Which bank is your current account with?**

A current account is an account with a bank or similar organisation enabling payments to be made or received. Often comes with a debit card, chequebook and overdraft facility.

**2 Who do you have a credit card with?**

Does not include Charge Cards. (Charge Cards allow you to pay for goods and services on credit, but with a charge card you must pay off your balance in full at the end of the month. These are often store cards).

[Continue](#)

**Step 6:** You will be taken to a 'Thank you!' page which will remind you of the details you have submitted. Click on **Continue to your Member Centre**.

### Thank you!

Welcome to CreditExpert. Please remember your log-in details, you will need these the next time you log in to CreditExpert.

Username:

Memorable word:

Password:

(For security reasons we cannot display your password on this page. If you would like to change your password or memorable word you can do so in the Update My Details section of the Member Centre. Your Identity Fraud Expenses Insurance, provided by Arc and underwritten by Inter Partner Assistance S.A. has been activated.)

[Continue to your Member Centre](#)

**Step 7:** A new 'Welcome' page will open explaining that you will be sent a PIN (your own unique reference number) in the post within five working days, which you will need before you can access your credit score.

Welcome to CreditExpert [redacted] you are almost there...

Thanks for joining CreditExpert. We have sent a unique PIN ([What's this?](#)) to your current address. This is to help protect your information and ensure that only you get access to your Experian Credit Report and Score. You should receive your PIN in the post within 5 working days.

**While you wait for your PIN to arrive you can:**

- ✓ Search for credit offers without affecting your Credit Score. [What's this?](#)
- ✓ Be alerted when we find your personal details online with Web monitoring. [What's this?](#)
- ✓ Find out more about your Experian Credit Report and how it affects you. [What's this?](#)

This will provide useful information to get you started whilst we send you your PIN in the post. You will need to activate your PIN in order to see your full Experian Credit Report and Score.

**What happens next?**

- 1** You'll need to enter the PIN that's in the letter we have sent you. You should receive this within 3-5 working days.
- 2** Your free trial will not start until you enter your PIN number.
- 3** After 30 days, if you have not entered your pin we will cancel your membership and you will not be charged. You can re-join at any time, but you will miss out on your free trial.

[Continue to CreditExpert](#)

**Step 8:** Once you have received your PIN, go back to the CreditExpert website and click on the blue **Member login** button.

Experian<sup>™</sup>  
CreditExpert

[Sign up today](#) [Member login](#)

**Get your FREE Experian Credit Report and Score**

A FREE 30-day CreditExpert trial\* offers:

- ✓ Unlimited access to your Experian Credit Report & Score
- ✓ Expert advice on improving your credit rating
- ✓ Help finding finance deals that suit your credit rating

**Get your FREE Experian Credit Report and Score\***

\*A Monthly fee of £14.99 applies after your free trial. You may cancel anytime during your 30 day free trial without charge.

**Step 9:** A new page will open asking for your login details. Fill out your username and password, and then click on the blue **Next** button.

## Log in to CreditExpert

### Login details

Username

Password

Show my password

[» Forgotten your login details?](#)

**Next**

### Not a member yet?

Get your Experian Credit Report and Score. A FREE 30-day CreditExpert trial offers:

- ✓ Unlimited access to to your Experian Credit Report
- ✓ Expert advice on improving your financial situation
- ✓ Help finding finance deals that suit your credit profile

**Register**

### UK's most trusted credit monitoring service



**Need help?**

**Step 10:** On the next page, as an additional security measure, you will be asked for specific letters of a memorable word that you chose when registering. Enter them into the white boxes and click the blue **Log in** button.

## Security details

Please type the specified letters of your memorable word into the boxes below to gain access.

### Memorable word

The reminder for your memorable word is: **football**

Letter 3

Letter 7

[» Forgotten your memorable word?](#)


**Log in**

**Need**

Take a look at asked question

[» Visit our FAQ](#)

### UK's most trusted credit monitoring service



**Step 11:** A new page will open asking for your PIN. Enter it into the yellow box and then click **GO**.

Welcome back to CreditExpert Joanna, you are almost there...

To keep your data secure and check your identity we are sending you a PIN. [What's this?](#)

We have posted your PIN to your current address.

**Once you receive your PIN, enter it here to:**

- See your Experian Credit Report and Score
- See what's affecting your Score and how to improve it
- Access alerts relating to your Credit Report

Enter your PIN here

If you do not receive your PIN within 5 working days of completing your application, please call us on 0844 481 0800\*. Our lines are open on Monday to Friday, 8am to 7pm and Saturday, 8am to 4pm.

\*Calls cost 5p per minute from a BT landline, calls from other networks may vary and include a connection fee. Calls may be recorded for training and monitoring purposes.

**What happens next?**

- You'll need to enter the PIN that's in the letter we have sent you. You should receive this within 3-5 working days.
- Your free trial will not start until you enter your PIN number.
- After 30 days, if you have not entered your pin we will cancel your membership and you will not be charged. You can re-join at any time, but you will miss out on your free trial.

**Step 12:** A new page will open with an overview of your credit status. Click on View your full credit report to get a full breakdown of your credit status.

Your Reference Number: **49813724**

An overview of your credit status 0 alert(s) | [Go to My Credit Report Alerts](#)

**Your current Experian Credit Score**

**971**  
Excellent

Find out more [View deals based on your Experian Credit Score](#)

**What does your Experian credit score mean?**

Most lenders would regard this score as very low risk and would expect very few people in this category to experience serious problems with repaying credit.

- [What is a credit score?](#)
- [How do lenders use credit scores?](#)
- [Have you given us your full address history?](#)

**Your Experian Credit Score history**

The graph below shows your Experian Credit Score over time. Select a month to show more details.

EXCELLENT  
GOOD  
FAIR  
POOR  
VERY POOR

SCORE (0-999)

Feb Mar Apr May Jun Jul

[View all your previous credit reports](#)

### Further resources

Check out these free credit check websites that don't require a sign up after a thirty day free trial.

- <https://www.noddle.com>
- <https://www.clearscore.com>
- <https://www.totallymoney.com>

*Jo Munday is an experienced writer of online guides.*

## Next steps

[An introduction to online banking](#)

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[How to find a job online](#)

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[How to make money on eBay](#)

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*Last name*

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