

How to get your Credit Report

A credit report summarises your financial history and is used by banks and lenders to assess whether you are a reliable borrower. Information within it includes whether you pay your bills on time, how much debt you have, how many times you've applied for credit, whether you've missed any payments, and if you've had any county court judgments (CCJs) filed against you. Obtaining a copy of your credit report can therefore prove to be a useful tool when preparing to apply for a mortgage but can also be used more generally to ensure details held for you are accurate and up to date and help you detect any potentially fraudulent activity.

Follow this easy-to-use guide to get a copy of your 'credit report'.

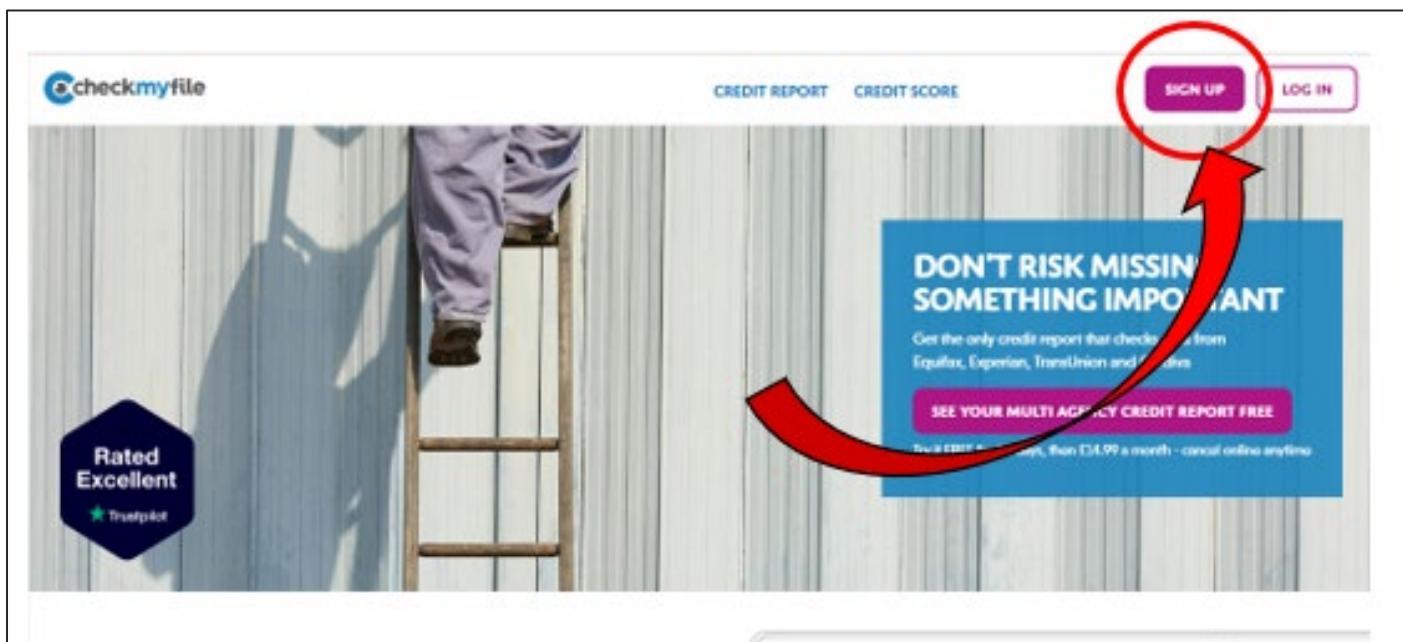
1. Click the button below to go to *CheckMyFile* – in our experience the best report provider. They check Equifax, Experian, Transunion and Crediva – which most lenders will also check.

**Click me to go to:
CheckMyFile.com**

Or head to the Client Hub on our website.

While you will see that the subscription is for £14.99, we are taking advantage of the Free 30 Day Trial period. Just remember to cancel the subscription before the first payment – we suggest setting a reminder in your calendar.

2. Click the sign up button in the top right corner.



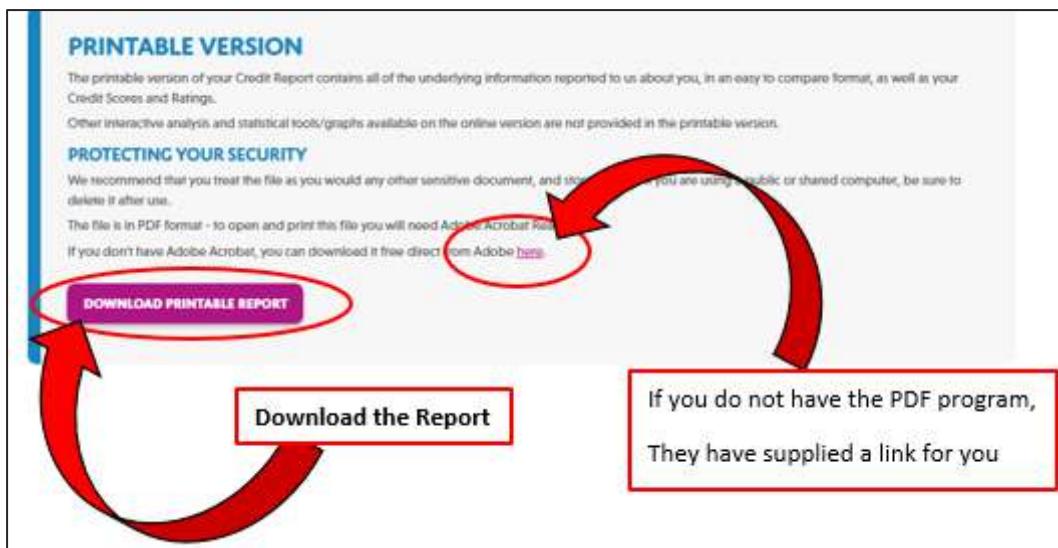
3. Complete the form, including the additional security questions based on your details.

The screenshot shows the 'FREE CREDIT REPORT - 30 DAY TRIAL' page. It includes fields for First Name, Middle Name, Last Name, Date of Birth, Email Address, Password, Current Postcode, Card Number, MM/YY, CV2, and Card Expiry Date. There are also two checkboxes: one for accepting terms and privacy policy, and another for receiving credit news and offers. A large red box highlights the 'Accept the terms' section, which contains the text: 'If you do not like marketing etc, you do not have to tick The second box to receive news etc'. The 'Complete the form' button is also highlighted with a red border.

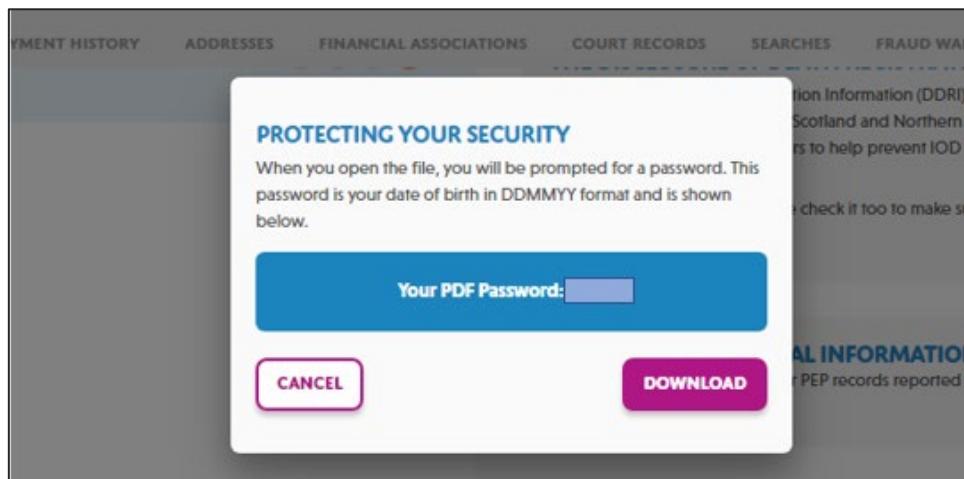
4. Scroll to the bottom of the page.

The screenshot shows the 'YOUR MULTI AGENCY CREDIT REPORT' section. It displays four boxes: 'INFORMATION FROM EQUIFAX', 'INFORMATION FROM EXPERIAN', 'INFORMATION FROM TRANSUNION', and 'INFORMATION FROM CREDIVA'. To the right is the 'CHECKMYFILE CREDIT SCORE' section, featuring a gauge with a score of 852 out of 1000, social media icons, and a message about successful access to Equifax, Experian, TransUnion, and Crediva. A red box at the bottom center points to the instruction 'Scroll down to the bottom of the page'.

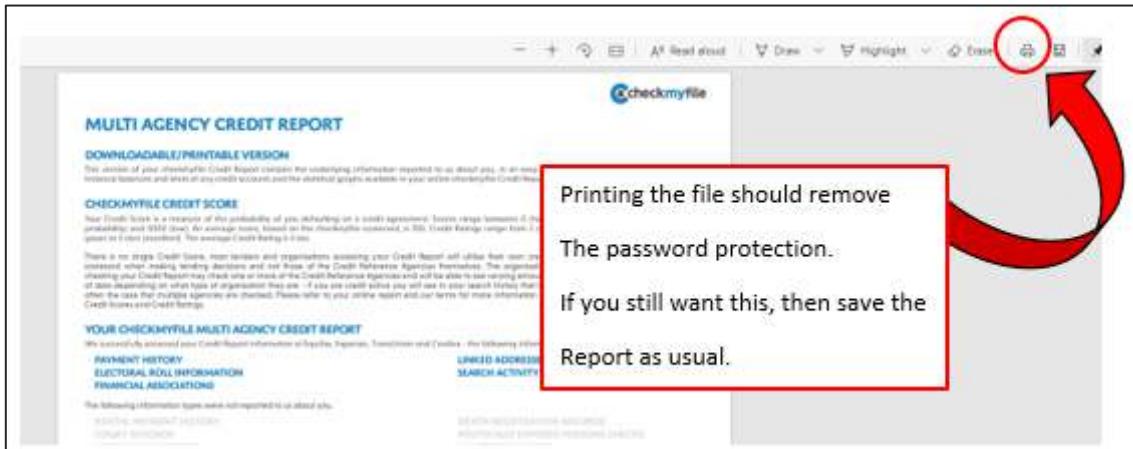
- 5. Download the Report.** If you do not have that option showing, they will have emailed a link to you.



- 6. Enter the password for the PDF**



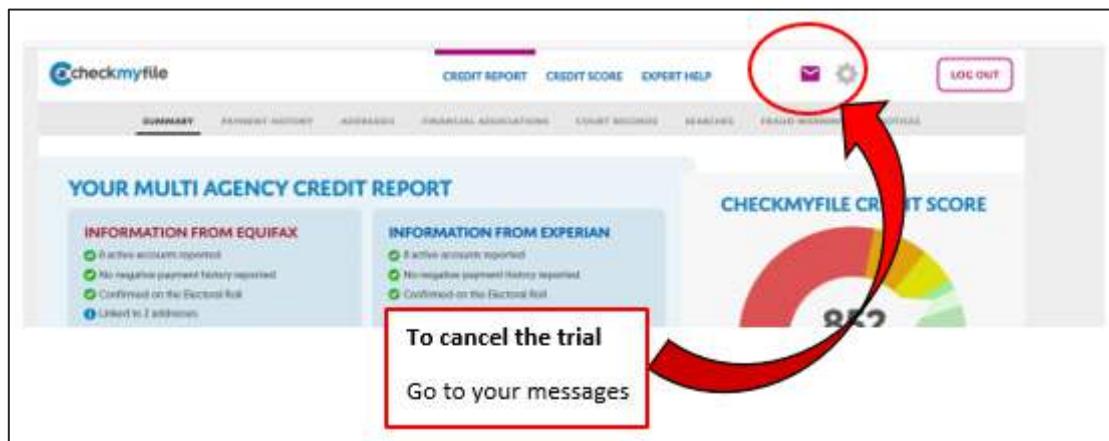
- 7. Either save as normal and retain the password protection, or print > save as PDF > save.**



- 8. Now you can simply attach the PDF to an email and send it to your adviser, should they need to be aware of anything or if they have asked for this.**

How to cancel your Subscription

1. Login and go to your messages



2. Select 'To cancel the trial' on the dropdown menu, hit send and you should get a confirmation email shortly after.

