

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'.

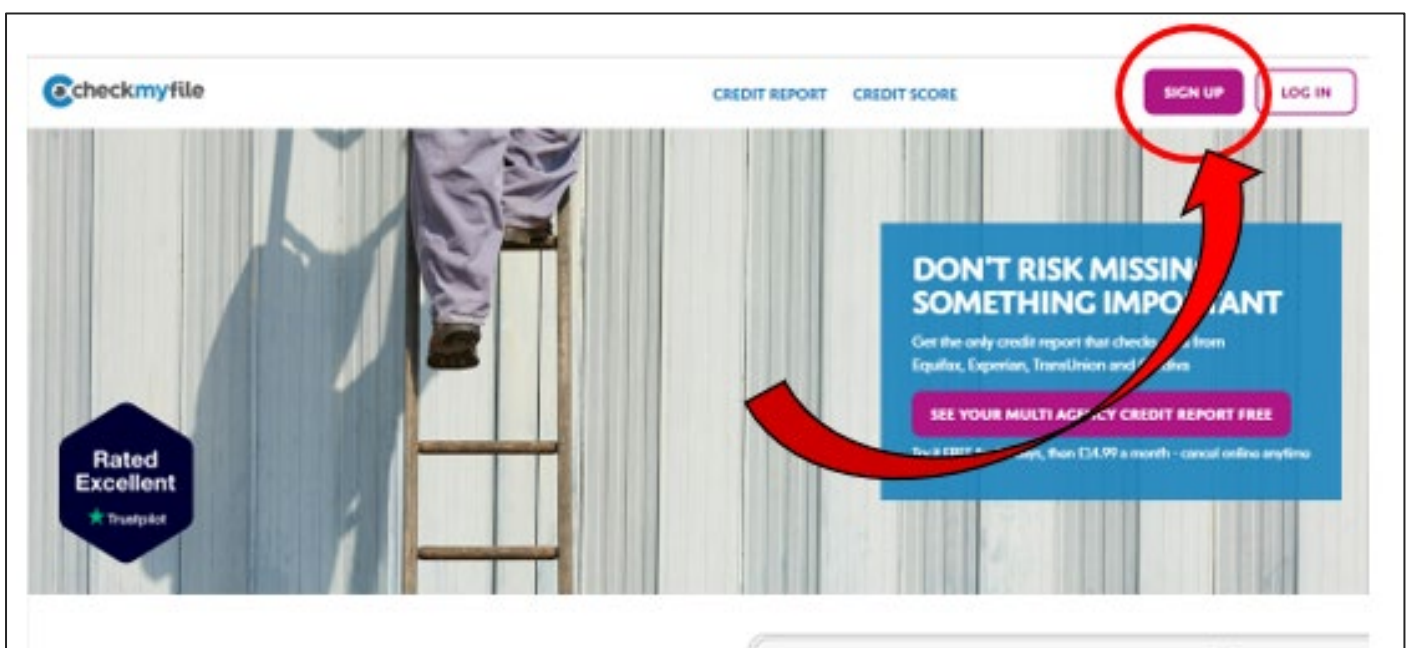
1. Click the button below to go to *CheckMyFile* – in our experience the best report provider. They check Equifax, Experian, Transunion and Crediva – which most lenders will also check.

Click me to go to:
[CheckMyFile.com](https://www.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.



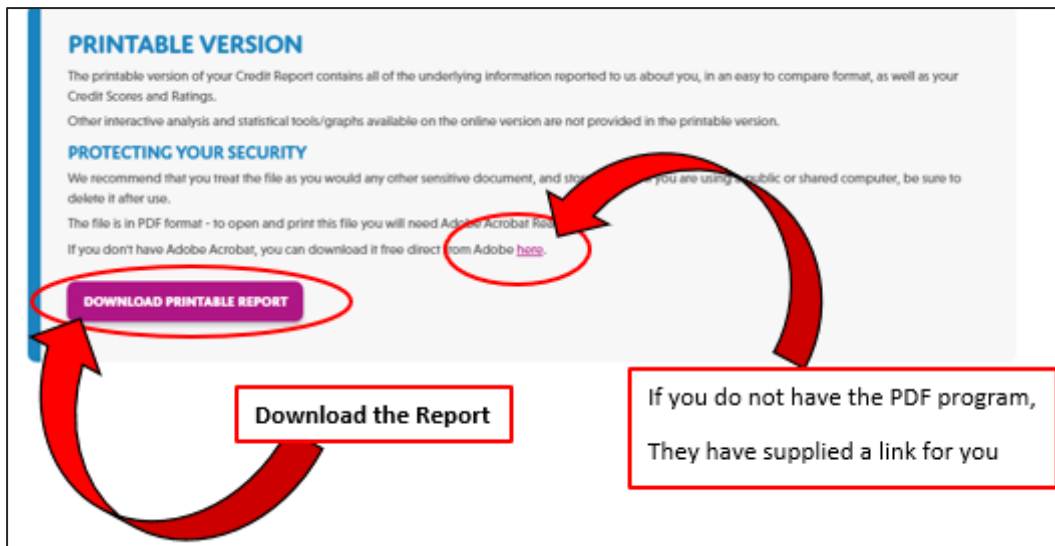
3. Complete the form, including the additional security questions based on your details.

The screenshot shows the checkmyfile registration page. At the top, it says "FREE CREDIT REPORT - 30 DAY TRIAL" and "Multi Agency Credit Report Monitoring, 30 days FREE then £14.99 monthly. Cancel online, anytime." Below this are two green checkmarks: "The UK's only Credit Report with data from Equifax, Experian, TransUnion and Crediva" and "Top ranked UK Credit Report service on Trustpilot for outstanding service". The form fields include: Title (dropdown), First Name, Middle Name, Last Name, Date of Birth (DD, MM, YYYY), Email Address, Password (with an eye icon), Current Postcode (with a link "Or enter your address manually"), Card Number (with Visa, Mastercard, and American Express logos), Card Expiry Date (MM, YY), and CV2 (with a link "What's this?"). There are two checkboxes at the bottom: "I've read and accepted the terms of use and privacy policy" and "I'd like to receive credit news and offers from checkmyfile by email". A red box highlights the "Complete the form" text, and another red box highlights the checkboxes with the text "Accept the terms. If you do not like marketing etc, you do not have to tick. The second box to receive news etc". A red arrow points from the checkboxes to the second box.

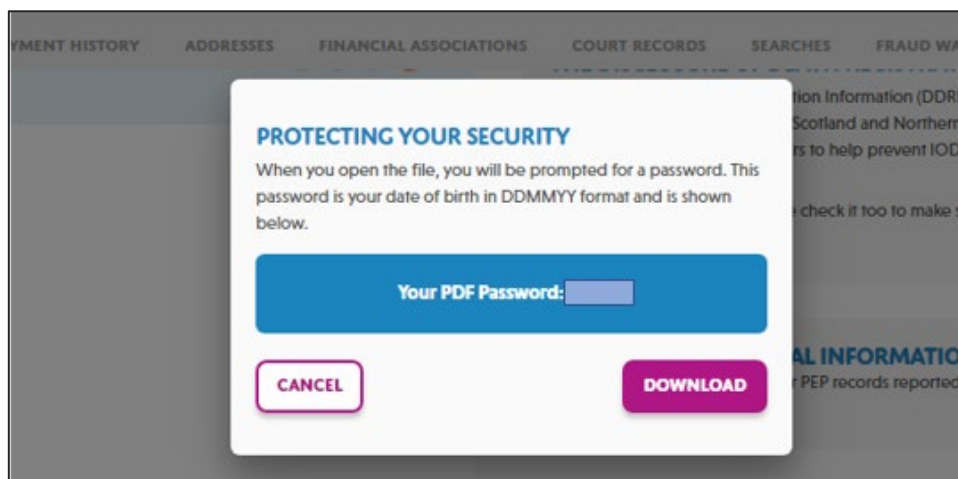
4. Scroll to the bottom of the page.

The screenshot shows the checkmyfile credit report page. At the top, it says "checkmyfile" and "CREDIT REPORT CREDIT SCORE EXPERT HELP". Below this is a navigation bar with "SUMMARY" (selected), "PAYMENT HISTORY", "ADDRESSES", "FINANCIAL ASSOCIATIONS", "COURT RECORDS", "SEARCHES", "FRAUD WARNINGS", and "NOTICES". The main content is titled "YOUR MULTI AGENCY CREDIT REPORT" and is divided into four sections: "INFORMATION FROM EQUIFAX", "INFORMATION FROM EXPERIAN", "INFORMATION FROM TRANSUNION", and "INFORMATION FROM CREDIVA". Each section lists various credit-related details. On the right, there is a "CHECKMYFILE CREDIT SCORE" section showing a score of 852 out of 1000, with a gauge and five stars. Below the score, it says "Credit Report successfully accessed at Equifax, Experian, TransUnion and Crediva" and "Your checkmyfile Credit Score is very good. Most lenders will say yes to your applications for reasonable amounts of credit. You qualify for some of the lowest interest rates available." A red box at the bottom of the page says "Scroll down to the bottom of the page". Two large red arrows point downwards from the left and right sides of the page.

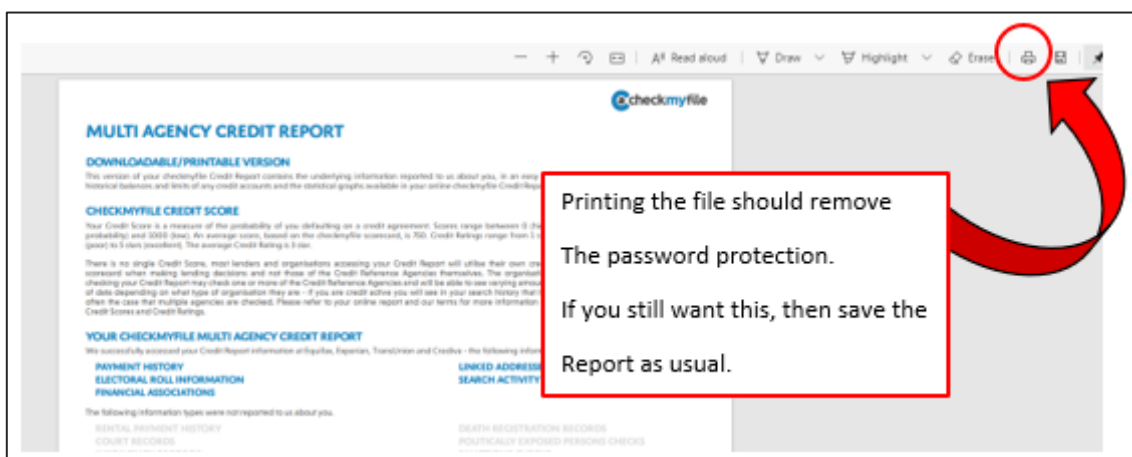
5. Download the Report. If you do not have that option showing, they will have emailed a link to you.



6. Enter the password for the PDF



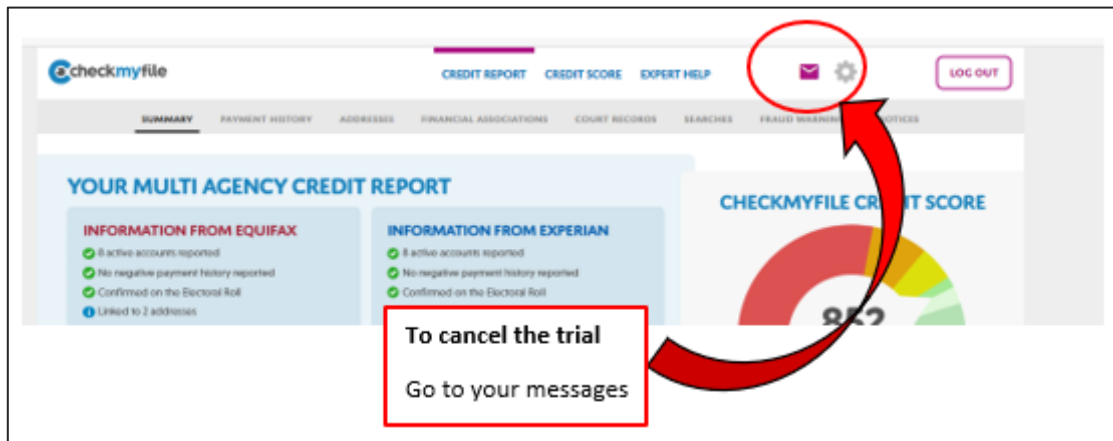
7. Either save as normal and retain the password protection, or print > save as PDF > save.



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.

