

Stay ahead of Fraud

The guide to monitoring your Credit File



Protecting Your Financial Future with through monitoring your Credit File

You might not think about your credit file daily, but did you know that maintaining an active awareness of your Credit File can offer significant benefits—especially when it comes to protecting yourself from fraud?

Let's explore how your credit file can be a powerful tool in safeguarding your financial reputation.

Why Monitor Your Credit Regularly?

Have you ever wondered what lenders see when they review your financial history? Regularly checking your Credit File gives you control and insight. It helps you identify any suspicious activity early, such as unauthorised loans or unfamiliar accounts. Catching these issues quickly can prevent potential damage to your credit score and, ultimately, your ability to access funds when needed.

How Using Your Equifax through My Credit File Can Help

- **Early Detection of Fraud:** If someone tries to open a loan or credit card in your name, you'll want to be the first to know. Equifax offers tools and alerts that notify you of any changes to your report, allowing you to act swiftly.
- **Access to Finance:** When applying for new credit—be it a mortgage, a car loan, or personal finance— a clear and accurate credit report can improve your chances of approval. Lenders see a clear picture of your financial track record, making the process smoother.
- **Peace of Mind:** Knowing your credit report is accurate and monitored regularly helps you feel more confident about your financial health. You can address discrepancies before they become bigger issues.



Simple Steps to Take Control

1. **Create an account:** Sign in and set up an account with Equifax through My Credit File.
2. **Check Your Report :** Review your Equifax credit file at least once a year to ensure all information is accurate. If you have any concerns you can check for free every 3 months.
3. **Set Alerts:** Take advantage of Equifax's notification system to stay informed of any changes or companies accessing your file.
4. **Address Discrepancies Promptly:** If someone unfamiliar accesses your file, you spot unfamiliar accounts or incorrect details, contact Equifax to resolve these issues swiftly.
5. **Check other reporting Agencies:** My Credit File (Equifax) is not the only credit reporting agency, however it contains most personal credit file information. It is prudent to search your file on Illion, which can be accessed for a fee. Illion can contain some personal, commercial, bankruptcy, insolvency and court ordered credit information.

Wouldn't it be reassuring to have a clear view of your credit health? Whether you're planning future investments or simply want peace of mind, monitoring your credit file is a smart move.

If you'd like personalised advice on how to best use your credit file or protect your financial interests, don't hesitate to reach out. We're here to help you take control of your financial future.



Your Lending Experts

Do it once. Do it right.

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