

Keep Your Credit Healthy

Six simple habits everyone should know, whether you're buying a home, a car or just want peace of mind.

1 Check your credit file regularly

You can get a free copy of your credit report from Equifax and Experian every 3 months. Check for anything you don't recognise.

2 Pay on time, every time

Lenders report your repayments on loans and credit cards every month. Set up direct debits or reminders so nothing slips.

3 Limit credit applications

Every application leaves an enquiry on your file for 5 years, even if you're declined. Only apply when you need to.

4 Keep your details up to date

Update your address, phone and email with every lender and provider. A missed notice can turn into a default.

5 Never ignore an overdue bill

Call the company before it's 60 days overdue and ask about a payment plan or hardship arrangement.

6 Keep credit limits low

Lenders look at your total credit limits, not just what you owe. Close cards you don't use.

How long listings stay on your file

LISTING	STAYS ON FILE
Defaults (paid or unpaid)	5 years
Court judgments	5 years
Credit enquiries	5 years
Late payments (repayment history)	2 years

The good news: you don't always have to wait it out. Many of these listings can be removed, and your credit report could be fixed within 1 to 3 months.

Important: paying a default does **not** remove it from your credit file. It is only updated to "paid". A default can still be removed if it wasn't listed correctly, whether the debt is paid or not.

Something on your file that doesn't look right?

Message us for a free credit assessment. We'll tell you straight up what can and can't be removed.

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