

# 5 ways to rebuild your credit score as an expat

Are you looking for a loan or credit after years of living and working abroad? Before you apply, you might need to rebuild your credit score. See our tips below to help get your credit profile back on track.

## TIP #1



### UPDATE YOUR PERSONAL INFORMATION

If you've been away for a while, there's a good chance the personal information in your credit report is incorrect. Contact Equifax to get a [free copy of your report](#) and update information such as your address, contact information, and employment details.

## TIP #2



### APPLY FOR A CREDIT CARD OR PERSONAL LOAN

Apply for a credit card or personal loan and pay at least the minimum monthly balance to show you can meet your obligations. Make sure to talk to the lender about your chances of getting approved beforehand, as too many applications for credit can hurt your credit score.

## TIP #3



### PAY BILLS ON TIME

Paying bills on time helps build a record of consistent, on-time payments that may improve your score. Consider setting up automatic payments and switching to email notifications to help avoid missing any repayments.

## TIP #4



### ENGAGE IN POSITIVE CREDIT BEHAVIOUR

Positive credit behaviour is included in your Equifax credit score calculation. Examples include:

- Making repayments on time.
- Applying for credit with reputable lenders.
- Limiting the use of certain credit products such as BNPL.

## TIP #5



### AVOID MULTIPLE DEBTS

If you have too many debts, you can struggle to lift your credit score, even if you make repayments on time. Keep the number of debts low and focus on consistently making repayments.

*It's important to consider your personal situation to decide which path will help you reach your financial goals.*

## Own your financial health back home

Rebuilding your credit profile takes time. To help you track progress, you can access a free copy of your [Equifax credit report](#) every three months. Use our guide on [how to read your credit report](#) to help you understand and identify any changes.

### Ready to live your financial best?

**Sign-up today** to get monthly tips and advice to help you start living your financial best - one smart choice at a time.