

# How To Check, Boost And Use Your Credit Score For Loans With OneScore

Category: Business

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Credit score checks are a mandatory step when borrowers apply for an unsecured loan, such as a personal loan. Whether they apply on the [personal loan app](#) or offline at the bank, this step is part of the evaluation process to ensure that the applicant can service the loan and is likely to repay the loan on time.

Therefore, it makes sense for users to check their credit score beforehand and ensure it is high. This helps increase their chances of smooth approval and receiving a high-value loan. With the OneScore App, potential applicants do not need to guess or worry about their creditworthiness before applying for a loan.

Using this simple mobile application, anyone can easily check their score in minutes. If their score is good enough, then they have the best chance to get hassle-free approval. In case the score is not sufficient, the app offers personalised solutions to achieve the score required.

## Why Lenders Rely on Credit Scores for Personal Loans

Personal loans aren't backed by collateral, which is why lenders are more strict about borrowers having a good credit score. This 3-digit number represents the borrower's creditworthiness. A high score of 730 or more indicates good credit management skills.

On the other hand, a low score shows that the borrower may not have much experience with credit or have a history of late payments, defaults, or overutilisation. So, applicants with a

low score may not be able to get a personal loan.

Checking the score beforehand can help consumers avoid wasting time and getting rejected for loans.

### **How to Use the OneScore App to Check Credit Scores**

Checking the score on OneScore is easy and free. Here are the steps to follow.

#### **▪ Step 1: Download the App**

The first step is downloading the OneScore app from the Google Play Store or App Store.

#### **▪ Step 2: Log in With the Details**

To register, users need to simply enter their mobile number and email address.

#### **▪ Step 3: Enter the PAN Card**

In order to generate their credit score, users need to provide their PAN number.

Once theyve provided all the details, they will get their updated CIBIL and Experian scores on the dashboard. On further exploring the app, borrowers will see more options related to their credit score to help them improve it.

### **How OneScore Helps Users Boost Credit Scores**

OneScore gives users insights into their credit history at a glance. Under 'Action for You', they can get an in-depth breakdown of why their score is low. In the same section, they can get personalised tips on how they can increase their score with proactive steps.

Consumers can also reach their target score using the 'Score

Planner' feature, which allows them to get to their desired score in time.

### **How To Use the OneScore App to Apply for a Personal Loan**

Achieving and maintaining a high credit score is all about commitment and diligence. It can take weeks or months to achieve a score over 730, which is a minimum requirement for most lenders offering personal loans.

Some loan apps may give potential borrowers a loan at a lower score, but their interest rates are generally higher to mitigate the risk of default. Therefore, the better option is to have a high score and then apply with a trustworthy lender. OneScore doubles up as a [personal loan app](#), too.

After checking their score and improving it if needed, borrowers can head to the application process. Under the OnePL banner, users get the option to apply for a personal loan up to Rs. 5 Lakhs.

The interest starts at affordable rates of 12.5% per annum. Plus, the loan is offered by top Indian financial institutions such as Federal Bank, South Indian Bank, and Kisetsu Saison Finance India.

**In fact, the eligibility criteria for the OnePL are also simple and easy to meet:**

- Borrowers need to have a minimum credit of 730
- Borrowers need to be an employed with a minimum salary of Rs. 20,000
- Borrowers need to have an Aadhaar card and PAN card

To apply, users need to tap on the OnePL banner and get their customised loan offer. Using the EMI calculator, they can check the terms of the offer to make sure they can repay on

time. If the offer is within their budget, the borrower can send their application with just a few taps on the screen.

Consumers can use the same app to monitor and manage their borrowed amount. Furthermore, they can set up reminders for all their upcoming EMIs and credit card bills. This helps them maintain repayment for a good credit score and comfortable borrowing in the future.

OneScore is an all-in-one credit score and [loan app](#) that users can download to improve their credit health and get instant access to funds. To get started, one can simply download the app from the Google Play Store or App Store and check the latest credit score!

