Check your credit report before you apply for a mortgage

Lenders look at your credit file when you apply. Seeing it first gives you time to spot mistakes and tidy things up.

7 days free, then £14.99 a month

Checkmyfile credit report using Experian, Equifax and TransUnion data. Cancel any time.
Start your free 7-day trial: www.checkmyfile.partners/3ZLHX3X/2CTPL/

Price as advertised by Checkmyfile on 2 November 2026 and confirmed at registration. Prices and terms can change.

How we are paid. Our Mortgage Broker Limited will receive a referral fee from Checkmyfile if you start a free trial through our link. The fee is paid by Checkmyfile. It does not change the price you pay and we add nothing to it. You do not need Checkmyfile to apply for a mortgage with us, and our advice does not depend on whether you use it.

Why check your file first?

Lenders use your credit file, with their own rules, to decide whether to lend and on what terms. An old address, a debt that has been paid or an account that is not yours can count against you. Things lenders commonly look at include:

- missed or late payments on loans, cards and bills
- how much of your available credit you are using
- recent applications for credit
- whether you are on the electoral roll at your current address
- county court judgments, defaults or financial links to other people

What Checkmyfile gives you

- An online credit report and a Checkmyfile credit score, using data from Experian, Equifax and TransUnion.
- A dispute resolution service, handled on your behalf while your subscription is active.

Checkmyfile's online file is a simplified version and is not the same as the statutory report you can request from each credit reference agency. Its score is not the score a lender uses. A good score does not guarantee a mortgage.

Ways to strengthen your credit file

- Check every entry and ask for anything wrong to be corrected.
- Register on the electoral roll at your current address.
- Pay bills and credit commitments on time.
- Keep card balances well below their limits.
- Avoid several credit applications close together before a mortgage application.
- End financial links with people you no longer share finances with.

Every lender is different and no step guarantees an outcome. If you have missed payments or defaults, speak to us before you apply.

Fees and charges to you

Free trial	7 days from registration. New customers aged 18 or over living in the UK. Offered once only.
After the trial	£14.99 a month as advertised on 2 November 2026, including VAT, unless you cancel. Confirmed at registration.
Price changes	At least 14 days' email notice before any increase, according to Checkmyfile.
Cancelling	During or after the trial, without a reason or penalty: online under Billing, by phone or by email. Keep your confirmation reference number. After cancelling, no further payments are taken, reports stop refreshing and the dispute service ends.
Refunds	Payments are generally non-refundable because the service is bespoke, with limited exceptions. Read Checkmyfile's terms before signing up.
Failed payments	Reports stop updating and the dispute service is suspended until payments resume.
Our charge	None. We do not charge you for this introduction. Our mortgage advice fees are separate and are in our fee agreement and at ourmortgagebroker.co.uk/our-services-and-fees/.

Terms in brief

- **Provider:** Checkmyfile is a trading name of Credit Reporting Agency Limited, registered in England (company number 3719598), authorised and regulated by the Financial Conduct Authority (firm reference 690175). We are not Checkmyfile and your contract is with them.
- **Personal use and identity checks:** the service is for your own use. If your identity cannot be verified online, access may be delayed.
- **Not advice:** credit scores should not be your only basis for financial decisions. Nothing here is mortgage advice.
- **Your data:** Checkmyfile says it does not sell your personal information. Its Privacy Policy explains how data is used. We do not receive your credit report, your score or any personal data. Checkmyfile shares only the number, date and time of clicks and sign-ups with us, never who they are, so the referral fee can be paid.
- **Complaints:** to Checkmyfile first, help@checkmyfile.com, 01872 304050 (Mon to Fri, 9am to 5pm). You may then be able to refer to the Financial Ombudsman Service.

Full documents: www.checkmyfile.com/terms and www.checkmyfile.com/privacy. Information checked 2 November 2026.

> **Talk to us.** Whatever your credit file shows, we can look at the whole market and explain your options. Call 0203 971 1234, email info@ourmortgagebroker.co.uk or book a call at ourmortgagebroker.co.uk/book/.

Your home may be repossessed if you do not keep up repayments on your mortgage.

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We are a credit broker, not a lender. Most buy-to-let mortgages are not regulated by the FCA. Commercial mortgages, most business finance and some bridging loans are not regulated by the FCA. Think carefully before securing other debts against your home; consolidating debts may increase the total amount you repay and the time over which you repay it. For buy-to-let, a receiver of rent may be appointed and your property may be repossessed if you do not keep up repayments.

There may be a fee for mortgage advice. The precise amount will depend on your circumstances; we may charge up to 1% of the loan amount, and our typical fee is £500. We will usually also receive commission from the lender. Any fee, and when it is payable (at agreement in principle, on submission of your application or when your mortgage offer is issued), is set out in your fee agreement before you proceed. Fees are not refundable. Protection and insurance products are subject to underwriting and the policy terms and conditions. The information on this website is for general guidance only and does not constitute advice; calculator results are illustrations only. If you are unhappy with our service you may be able to refer your complaint to the Financial Ombudsman Service.