

Improving a Credit Score

Money

The actions that actually move a score, and how long each takes.

Roughly ordered by effect.

Action	Effect	Timescale
Pay everything on time	Largest	Months to years
Lower utilisation	Large	One cycle
Register on the electoral roll	Moderate	Weeks
Keep old accounts open	Moderate	Ongoing
Space out applications	Moderate	6–12 months
Correct errors on your report	Varies	Weeks
Check your own report	None — soft search	Immediate

Checking your own report is a soft search and never affects your score. Only applications leave hard searches.