**National Australia Bank**

Personal Loans  
HOW TO MANAGE YOUR CREDIT SCORE

§ (Music Playing) §

**Narrator:**

Did you know that the information you provide to us, the details we already have, and information provided to us by credit bureaus can affect the interest rate you get when you apply for a personal loan?

With a NAB personal loan, you’re more likely to qualify for the advertised headline rate, or better, if you manage your money well and have a very good credit score.

Lots of things can impact your score, like applying too frequently for credit, having little or no credit history, not paying bills on time, or missing repayments. But there are a few simple things you can do to improve your credit score. Pay your credit cards, loans and bills on time. Try not to overdraw your transaction accounts.

Think twice about applying multiple times for new credit products, and reduce or avoid credit limits that you don’t really need. But be aware there may be fees for reducing limits or closing cards.

When you’re ready to apply for a NAB personal loan, we’ll assess your application and tailor a rate that best reflects your situation.

NAB… more than money.

[*Text: ‘more than money’, ‘nab’*]

[End of Transcript]