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LANDFALL GUIDE · MONEY, INVESTMENTS & RETIREMENT

How do I build a UK credit history?

THE SHORT ANSWER

Your US credit score doesn't transfer, so you start from zero. Getting on the electoral register where you can, keeping bills in your name, and using a credit card lightly and paying it off in full will build a UK credit file within months.

For US citizens and green card holders moving to the UK. Build your free, personal move plan at **yourlandfall.com/plan**.

General information, not personal tax, financial, legal or immigration advice.

Why it matters

UK lenders, landlords, phone companies and even some utility firms check your **credit file**. With no UK history you may face:

- higher deposits or rent in advance
- being refused a phone contract or credit card at first
- fewer mortgage options

How UK credit works

There's no single UK credit score. Lenders use reports from **credit reference agencies**, mainly **Experian, Equifax and TransUnion**, and each lender scores you its own way. You can check your file with each agency for free.

Steps that build your file

1. **Get on the electoral register if you can.** It confirms your address to lenders. US citizens can't usually vote in UK general elections, but in **Scotland and Wales**, foreign nationals with permission to live here can usually register for devolved and council elections. Elsewhere, you may not be eligible, and that's fine.
2. **Put bills in your name**: energy, broadband, council tax and your phone.
3. **Open a UK current account** (checking account) and use it for your salary and bills. See opening a UK bank account.
4. **Get a starter credit card**, use it for small regular spending, and **pay it off in full** every month.
5. **Keep the same address** where you can. Frequent moves make your file thinner.

What to avoid early on

- Applying for lots of credit at once. Each application can leave a mark.
- Missing payments, even small ones.
- "Credit repair" services that charge for things you can do yourself.

US credit: keep it alive

Keep at least one US credit card open and in use if you can, with a US address for statements. You may want US credit again, and an inactive account can be closed.

What to do next

Build your move plan to see credit-building in the right order with banking and housing.

See every step for your move. Answer five questions and get a free plan in the right order: yourlandfall.com/plan