

10 Reasons Why OneScore is the Ultimate Credit Management App

Category: Business

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Navigating the complexities of qualifying for credit and paying EMIs and credit card bills on time can be overwhelming. The OneScore [personal loan app](#) simplifies the process by offering a comprehensive platform that empowers consumers to understand, improve and manage their credit health.

10 Features of the OneScore App That Facilitate Better Credit Management

Here is why OneScore is the only app one needs to take control of one's creditworthiness.

1. Payment Alerts

Missing EMIs or credit card due dates have negative consequences. They not only result in penalties but also hurt borrowers' [credit scores](#). On the OneScore app, consumers can easily set up reminders and get notified in order to make timely payments. This contributes to better creditworthiness in the due course of time.

2. Credit Overview

Using the app, users can see the entire list of their credit activities in one place. From [loans to credit](#) cards, the app outlines each active and closed credit account in their name. This makes it more convenient for [consumers to track their obligations and understand the total credit](#) they have access to so far.

This way, they can avoid having to juggle multiple apps to

track each individual credit account, which can be both confusing and time-consuming. On OneScore, users can get real-time updates without remembering multiple login details.

3. Score Planner

If the user has a low credit score, getting a [rewarding credit card or an affordable loan](#) can be a challenge. Boosting their score is the only way to [access the best credit](#) facility. However, most users don't know which factor is damaging their credit score. This is where OneScore's 'Find Out Why' feature comes into play, it pinpoints exactly the areas that's putting a dent in their score. Score Planner' is another such feature that further provides users with personalised insights and tips to [reach their desired credit](#) score.

4. Lifetime-Free Credit Check

Most credit bureaus only provide one free credit check in a year. After that, users are directed to purchase a subscription to check their [credit](#) scores and reports. OneScore has no such limit. It allows everyone to [check their credit score from CIBIL](#) and Experian anytime and anywhere for free all through their life.

By providing free access to checking their creditworthiness, OneScore empowers users to develop a closer and deeper relationship with their credit [health](#).

5. Complete Credit Report

While the credit score is what most users focus is, it is a summary based on a user's credit report. By getting free access to their complete report, users can [identify information pertaining to their address](#), workplace, as well as past and current credit accounts. The report also contains notes of any default or settlement, which can bring the overall score down.

This report is crucial for understanding one's [history](#) with credit and current obligations. It also helps users identify any discrepancies (such as a misspelling in their address or a closed loan account still showing as open) by contacting the concerned financial [institution](#) and taking corrective action.

6. Personalised Insights

OneScore does more than simply provide access to one's [credit](#) score and report. It [offers actionable insights that help users increase their score](#) – leaving guesswork out of the picture.

For instance, say a [user has two credit cards](#) A and B, and is using B up to its full limit every month and barely using A. Due to this, the user's credit utilisation ratio for B is high, causing the score to drop. The OneScore [app](#) will recommend the user to swipe card A more by a certain percentage and B less in order to lower the utilisation ratio and thus boost their credit score.

With such do's and don'ts, consumers can understand why their score is dropping and how to get it to the optimum level. Users can also learn how to maintain their score or work based on specific goals.

7. Identifying and Reporting Fraud

Since credit scores depend on credit activity, fake loans in the user's name that have never been repaid can cause the score to drop drastically. Identity theft and other online frauds are [becoming more common these days](#) due to the misuse of PAN card copies and other confidential data.

To combat this, [OneScore offers](#) consumers a way to identify such instances immediately. By seeing all their current [credit](#) accounts listed in one place, users can flag suspicious credit cards or loans in their name and raise a dispute directly to credit bureaus via the OneScore app.

8. [Quick Loan](#) Application

Not only does OneScore give users tips on improving their score, but once their score reaches over certain threshold, it also offers easy access to an [instant personal loan](#). With the OnePL(One Personal Loan) facility, anyone can arrange funds affordably, with [interest rates](#) starting at just 12.5% per annum.

The application process on the [OneScore loan](#) app is quick and simple without requiring any physical documents. In fact, [borrowers can choose their loan](#) amount, lender and tenure as per their repayment capacity to ensure comfort all through the journey.

9. Simple [EMI Calculator](#)

The app also comes with an inbuilt EMI [calculator to help borrowers choose the best loan](#) terms. By entering and adjusting the loan terms, they can decide which tenure and amount are in their best [financial interest](#). This helps them make informed decisions and take control of their borrowing journey, too.

10. Safety First

OneScore puts users first by ensuring their data is secure and not shared with third parties. By eliminating ads and spam, it allows users to focus on what is most important – taking control of their creditworthiness so that they are prepared to get [access to a loan or a credit card](#) when needed.

Whether it is for a medical emergency or to fulfil a life goal, such as buying a home, users can achieve and maintain a high [credit](#) score by following the recommendations offered by the app.

Armed with these 10 features, the [OneScore App](#) is a smart option for overall credit management as well as getting access

to a quick personal loan for planned and unplanned needs. Get up to â¹15 lakhs collateral-free and enjoy instant disbursal. [Download the app](#) for better credit health today!

