

# OneScore: Instantly Track Your Credit Health For Quick Loans

Category: Business

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Thanks to digital tools, managing credit health has become easier. Tracking credit scores and downloading reports is now effortless, helping individuals plan loan options conveniently. Whether a potential borrower wants to apply for an [instant loan](#) or check their credit health, OneScore is the ultimate app that offers real-time insights.

OneScore simplifies credit management through personalised suggestions and lifetime-free credit score checks. It helps users stay loan-ready without any membership fees, offering an innovative and reliable way to maintain a strong credit profile and even increase the chances of approval for an instant loan.

## Why Your Credit Score Matters for Loans

Banks and financial institutions check a borrower's credit score and history to assess their creditworthiness. This 3-digit number indicates whether a borrower can repay debt and determines loan approval, interest rates, and terms.

A higher credit score improves the chances of getting loan approval with favourable terms. Here are some impacts of the CIBIL score on loans and other forms of credit:

- A good credit score helps individuals secure [loan offers at a favourable interest rate](#) due to reduced risk for lenders.
- A high credit score ensures the lender of timely

repayment for the loan and enables higher loan amounts.

- With a CIBIL score over 750, borrowers can get loans with lengthier tenures, which results in more manageable EMIs.

## **OneScore: The Ultimate Credit Management App**

OneScore is a powerful and easy-to-use app designed to provide full credit [health](#) control. Here is why OneScore is the ultimate credit management and [instant online loan app](#):

### **Lifetime-Free Credit Score Check**

With OneScore, users can check their CIBIL and Experian scores anytime for free with no membership fees and no hidden charges.

### **Complete Credit Report Downloads**

One can also download the CIBIL and Experian credit reports for free. This helps spot fraudulent loans, errors, or account mistakes that may affect one's credit score.

### **Personalised [Credit Improvement Insights](#)**

Apart from access to credit scores and reports, OneScore offers personalised insights. This feature gives custom tips based on the user's current credit score and credit behaviour and helps them figure out exactly what is affecting it.

If someone's score is low due to specific actions, such as over-utilisation of credit related to one credit card, OneScore identifies it and tells them how to fix it. This makes it easier to improve one's credit score over time.

### **Score Planner Tool**

If users want to get their credit score up to a certain number, for instance to 760 for an affordable home loan offer,

they can make use of the Score Planner. This feature helps individuals boost their credit score with actionable steps across a specified time.

## **Reviewing and Reporting Fraud**

A credit score is based on a user's current and past credit activity, but sometimes, errors or fraudulent loans can decrease it. In case there are fraudulent loans in the user's name, the credit score may drop severely.

This is where OneScore steps in and helps users get a clear picture of all credit accounts in their name. This way, they can identify any suspicious or incorrect credit account entries. With OneScore, users can report these frauds or errors directly to the credit bureau in just a few clicks.

## **Safety at its Peak**

On OneScore, every user's privacy is a top priority, as data is never shared with third parties. Eliminating spam and ads, the app focuses on providing control over credit [health](#) without distractions.

## **Payment Alerts**

Missing loan EMIs or credit card bills can [result in negative consequences and hurt a borrower's credit score](#). With OneScore, users can set up payment alerts for multiple credit accounts and get reminders when the payment date approaches. In due course of time, these payment reminders help maintain and improve creditworthiness.

## **Instant Loan Application with Easy-to-use EMI Calculator**

Besides helping users stay on top of their credit health, [OneScore also offers a handy personal loan](#) feature with the loan facility. Potential borrowers can apply for an unsecured loan of up to ₹15 lakhs with absolutely zero paperwork.

All a [borrower needs](#) to do is fill in a few basic details like their income, employment, and the loan amount, and the app will show a range of loan offers based on eligibility. One can pick the most suitable offer with interest rates starting as low as 12.5% p.a.

The app also makes it easy for users to plan the loan with the in-built EMI calculator. This way, borrowers can ensure the EMIs suit their budget and choose both the loan amount and tenure smartly.

OneScore thus empowers users to make informed decisions related to credit and doubles up as an instant loan app as soon as a user's credit score crosses 730. Users can download the app today and pave the way towards better credit [health](#).

