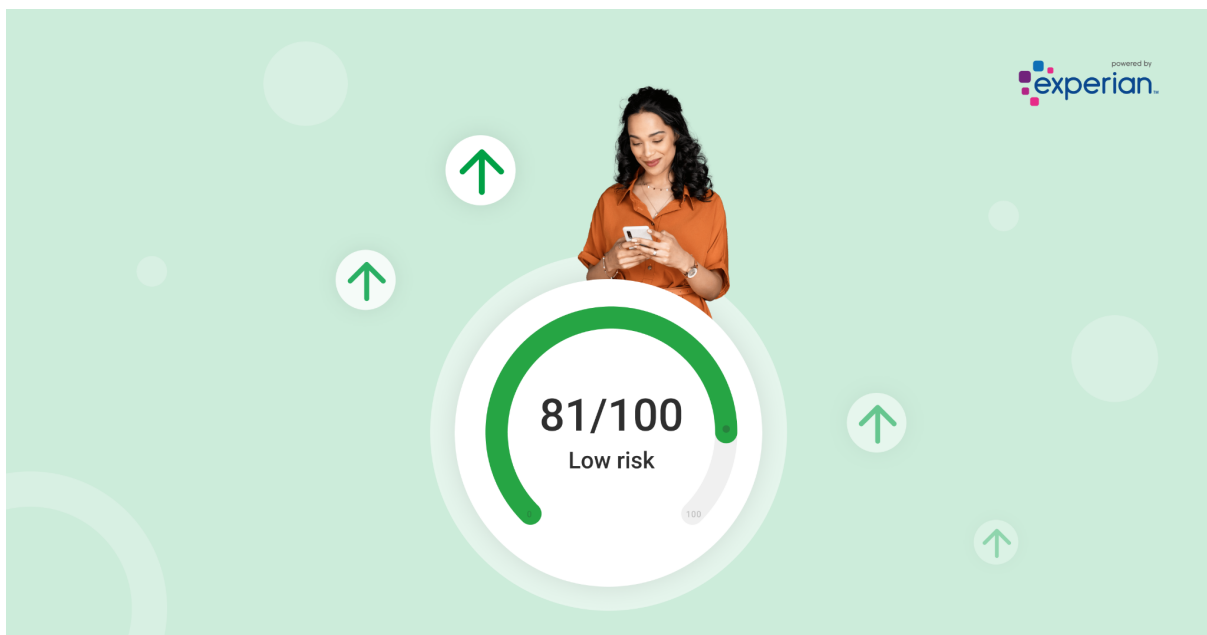


INSIGHTS

Review credit scores directly with Experian



A credit score is a measure of how creditworthy a business is. It's key when accessing funding, requesting supplier credit, or making new relationships with partners, so a strong credit score can put a business in the best possible position.

To enable businesses to have accurate and strong credit scores, we partnered with Experian to offer our Credit Review Service.

With our Credit Review Service, a business can have their credit score reviewed and improved directly by Experian from just £375 + VAT.

We share documents and information with Experian, giving the credit reference agency a more in-depth insight into the business.



96% of credit reviews result in an improved credit score in as little as 5 working days from submission.

All that's needed is a [Capitalise for Business profile](#) and the following information:

Business Overview

- Nature of your business
- Market overview
- Why you are looking to improve your score

Documentation

- Latest set of full filed accounts (including detailed P&L)
- Up-to-date management accounts
- Aged debtors report (if applicable)

Improving a credit score brings many benefits and enables a business to access



Better funding - A higher credit score can make it easier to obtain loans and lines of credit from banks and lenders.



Better interest rates - A strong credit score helps with access to lower interest rates, saving a business a lot of money in repayments.



Improved supplier relationships - Suppliers may offer better payment terms or discounts to a business with a strong credit profile, as they're seen as more reliable and creditworthy.



Enhanced business reputation - A high credit score will help build a positive reputation, demonstrating to stakeholders that the business is financially responsible and well-managed.

Case study

We helped a food business boost their credit by just 12 points, but this meant that it increased their credit limit by 26%, giving them 150k more credit.

[What does this mean for the client?](#)

They can go back to their trade creditors and extend their terms with them, giving them 0% credit interest easing their cashflow gaps.

To find out more, visit capitalise.com

