



A bank account and a credit file

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The account comes first

Nine large banks must offer a fee-free basic bank account if you are in Britain lawfully, you do not already hold one, and you would not pass the check for a standard account. You apply to the bank. The government does not open it.

Benefits and wages can be paid into it. The basic account is not a credit card and it does not by itself create a credit score.

A file is built by agencies

There is no government credit score. Experian, Equifax and TransUnion build a file from accounts in your name. The statutory report from each is free. A paid score is a different product.

Use the new account. Have one bill paid by Direct Debit. Register to vote only if your nationality allows it. Do not apply for several cards while the file is empty.

What the paid pack is

The bank-account steps on the site are free. The credit-file pack is £15. It puts the official steps in order and keeps the ticks on your phone. It does not sign the forms.

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[How to start a UK credit file](#)

The check is free. A written pack is £29. Nothing in this PDF is sent to a department.