TransUnion

KNOW YOUR SCORE.

Grow with Confidence.

Your New Credit Score Explained

Clearer insights for a more complete view of your credit health.

What's happening

Your credit score is evolving

We're rolling out a new TransUnion consumer credit score – designed to give you a clearer, more complete view of your credit health.

You'll see this through your credit score provider.

(like your bank, comparison service or lender)

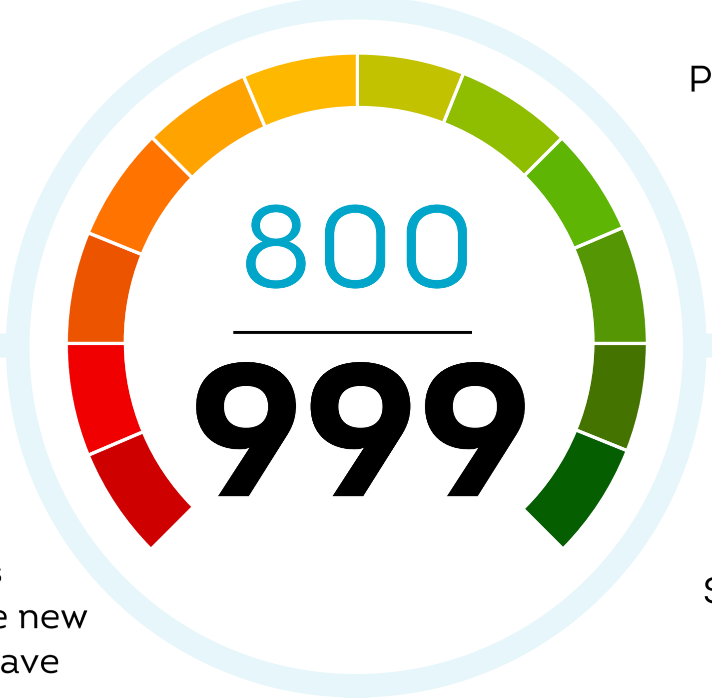
At a glance

NEW CREDIT SCORE RANGE

Now ranging from 0–999

MORE DATA AND INSIGHTS

Provides a more complete view of your credit behaviour



TRANSPARENT AND INCLUSIVE

Better reflects people who are new to credit and have limited histories

GREATER DEPTH

Shows how you manage credit over time

What's changing?

You'll be able to see a clearer, more helpful score

FULLER PICTURE
Your score now reflects how you manage credit over time – not just at a single moment.

A WIDER RANGE
A 0–999 score range with a more detailed view of your credit health and creditworthiness.

TRANSPARENT AND INCLUSIVE
Better reflects consumers who are new to credit or have limited credit histories.

MORE GUIDANCE
Practical educational tips, helpful guidance and personalised insights that explain what influences your score.
(depending on your provider)

EASIER TO UNDERSTAND
Updated score bands help you better understand your credit health, with five bands from Very low to Excellent.

VERY LOW (Previously Very Poor)	0-487
LOW (Previously Poor)	488-562
FAIR	563-652
GOOD	653-785
EXCELLENT	786-999

0 – 999

What does this mean for me?

Your score may look different – even if your credit behaviour hasn't changed

Your score and band may change because it's being calculated differently, even if your credit report hasn't changed

Focus on your score band and your credit report, not just the score number

Your score and the band it's in are helpful indicators of your credit health – showing where you stand today

It's not just about the score – it's understanding where you stand today compared to what lenders think 'good' looks like.

During the rollout

What you might notice

576 689

You might see both old and new scores temporarily. The score will be fully rolled out by June 2027.

689

The rollout is gradual, so you may see score changes at different times from different score providers.

Your credit report information remains the same.
This is completely normal.

How it benefits you

01 Understand what actions can make a meaningful difference over time

02 See how your credit behaviour changes over time

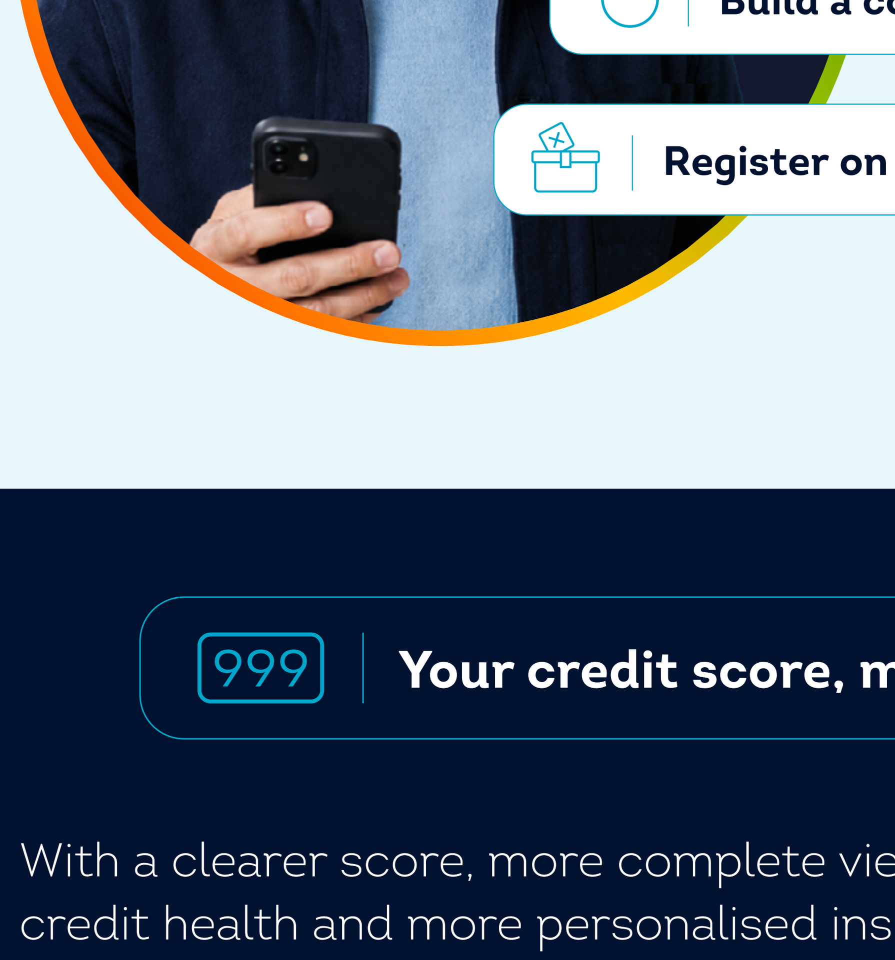
03 Get clearer insights into factors that affect your score

04 Feel more confident managing your credit health

What can you do next

Your score is a starting point – not the finish line

Small steps that make a difference



- Pay bills on time
- Keep credit manageable
- Build a consistent history
- Register on the electoral register

999 Your credit score, made clearer

With a clearer score, more complete view of your credit health and more personalised insights, you'll be better equipped to understand and manage your credit health.

Learn more about your new credit score