

# Get Free Credit Reports and Instant Loan Access with OneScore

Category: Business

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As the popularity of digital financial tools soars, managing one's credit health and getting access to low-cost loans has become easier. OneScore is one such platform that is making credit reports and scores easier to understand and putting [personal loan](#) options right at users' fingertips.

[OneScore](#) is both a credit score and a loan app. It acts as a smart financial sidekick, helping users spot inaccuracies in their credit report, improve their credit score, and instantly access loans that match their profile. Whether one is planning a big move or needs a financial boost for life's little goals, smarter borrowing starts with OneScore.

## How OneScore Helps in Smarter Borrowing

OneScore helps users make confident financial choices by giving them real-time access to a financial advisor in their pocket. Here is how the app guides applicants toward better loan decisions every step of the way:

### Get Free Credit Reports

With OneScore, users get lifetime-free access to their CIBIL and Experian credit scores without any hidden fees or subscription charges, ever. They can stay informed about their credit health at any time with this feature. OneScore even allows them to download the report for free if they need a closer look.

### Spot and Report Credit Fraud Easily

The app also gives applicants a clear view of all the credit accounts in their name. This helps them quickly identify inaccuracies or fraudulent loans that could harm their score. Users can report these issues directly to the credit bureau through the app in just a few taps to improve their credit standing.

### **Enjoy Personalised Credit Insights**

OneScore even analyses users' credit behaviour and provides custom tips on how to improve. Whether it is high credit utilisation on a specific credit card or late payments on a car loan, the app highlights what is affecting one's score and how to fix it.

### **Achieve Goals with 'Score Planner'**

Have a goal in mind, like reaching a credit score of 760 to qualify for a loan. The Score Planner tool available in this app allows applicants to map out actionable steps to improve their score within a desired timeframe, based on their current credit profile.

### **Never Miss an EMI Due Date Again**

If one has already applied for a loan, late payments can tank their credit score. With customisable payment alerts, OneScore reminds them of upcoming loan EMIs and credit card bills. This helps one maintain a solid payment history and creditworthiness.

### **Use Built-in EMI Planner for Informed Decisions**

Thanks to the built-in EMI calculator of this [loan app](#), users can easily plan their repayment when thinking about applying for a loan. All they need to do is adjust the loan amount and tenure to ensure the EMI fits their monthly budget.

### **What is the OneScore Personal Loan Facility**

Personal loans offered through the OneScore App simplify access to personal financing with a seamless, transparent, and completely digital experience. Whether consumers are dealing with an emergency or planning a big purchase, this facility makes borrowing quick, easy, and stress-free.

Here is everything one needs to know about these loan offers:

- Borrowers can access loan amounts up to Rs. 5 lakhs, depending on their creditworthiness. The higher their credit score and income, the better their chances of unlocking a higher loan amount.
- There are no hidden charges, and the processing fees start from 1% of the loan amount.
- Whether one wants to repay quickly or needs more breathing room, these personal loans offer flexibility to match one's comfort. The repayment tenures range between 6 and 48 months.
- By offering users a range of choices from reputable lenders, OneScore helps one get competitive interest rates based on one's profile.

To apply for this loan, borrowers need to meet the following requirements:

- Credit score of 730 or above
- Monthly income of Rs. 20,000 or more
- Valid Aadhaar and PAN card

When it comes to borrowing smarter, knowledge really is power. OneScore puts that power in the hands of responsible users. By giving full visibility into their credit health and helping them fix what is holding them back, it paves the way for better financial decisions.

When applicants want to bridge financial gaps with a collateral-free loan, OneScore steps in with pre-approved personal loans that are fast, flexible, and tailored to their credit profile. One can get this loan offer at competitive interest rates without any hidden charges or hard copies of documents. OneScore thus makes borrowing not just easier, but also smarter. To get started, all users need to do is download the OneScore App today.

