

【10个简单步骤】“免费”查 Credit Score

什么是 Credit Score?

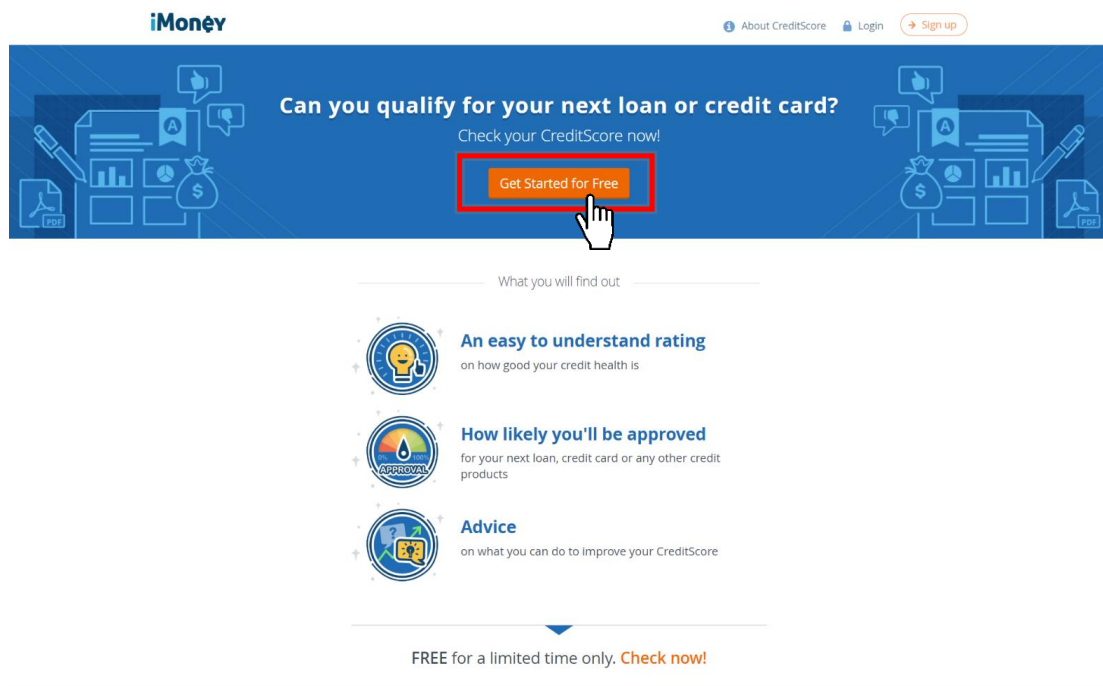
Credit Score 代表你的财务健康状况。你的分数会决定你是否有资格申请贷款。通过这个测试，你就可以知道你的贷款通过的机率。

Credit Score 有 4 个要注意的元素:

1. 个人背景 (简介/特征)
2. 越多资料越可靠
3. 不同银行有不同的标准
4. 过去的信用记录

*第一次检查的朋友需要准备你的身份证照片 (前后) , iMoney 会需要核对你的身份。

Step 1: 浏览 <https://creditscore.imoney.my/> , 点击 “Get Started for Free” 。



iMoney

About CreditScore Login Sign up

Can you qualify for your next loan or credit card?
Check your CreditScore now!

Get Started for Free

What you will find out

- An easy to understand rating**
on how good your credit health is
- How likely you'll be approved**
for your next loan, credit card or any other credit products
- Advice**
on what you can do to improve your CreditScore

FREE for a limited time only. Check now!



Step 2: 输入个人资料，然后点击 “Verify mobile number now” 。

iMoney About CreditScore Login Sign up

Create your iMoney Login

Use your iMoney account to access CreditScore online.

Setup account >>> Verify mobile number >>> Continue

Full Name (as per I/C)
e.g. Mohammad Johan bin Ismail

Mobile Number: e.g. 0113456789 | Email address: e.g. johan.ismail@example.com

Password (min. 6 characters) | Confirm Password

Verify mobile number now

I already have an iMoney account

Step 3: 你会收到验证码信息。输入验证码，然后点击 “Submit” 。

iMoney About CreditScore Login Sign up

Create your iMoney Login

Use your iMoney account to access CreditScore online.

Setup account >>> Verify mobile number >>> Continue

Please enter the verification code that we sent to xxx-xxxx

Enter SMS Verification Code

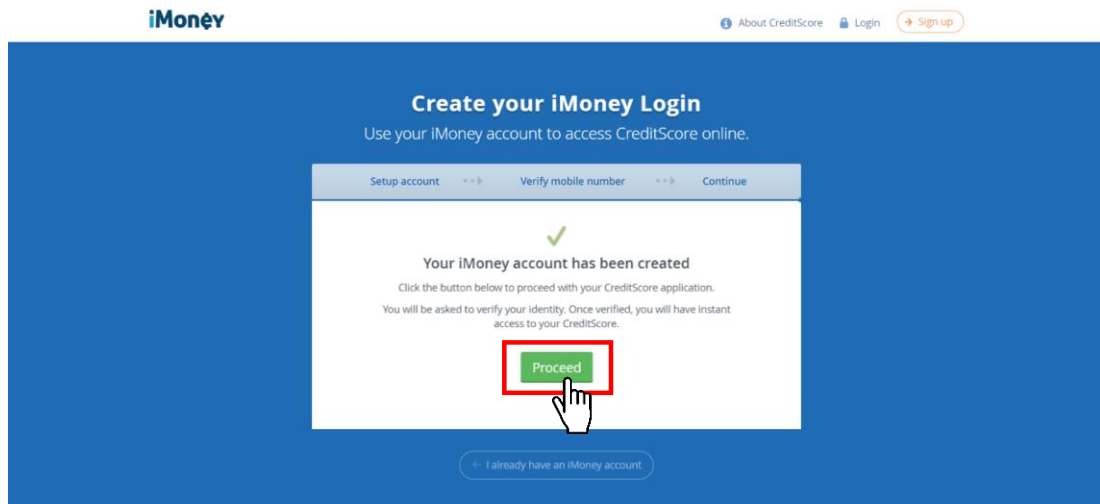
Resend (0:29) or start over

Submit

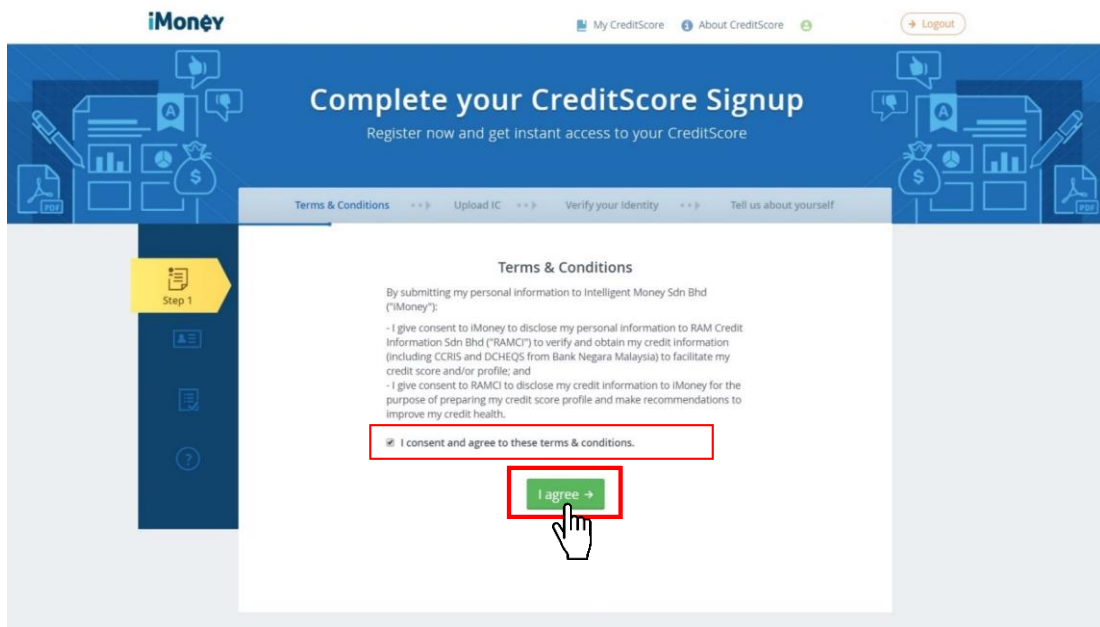
I already have an iMoney account



Step 4: 点击 “Proceed” 。



Step 5: ✓ 打勾同意条规，然后点击 “I agree” 。



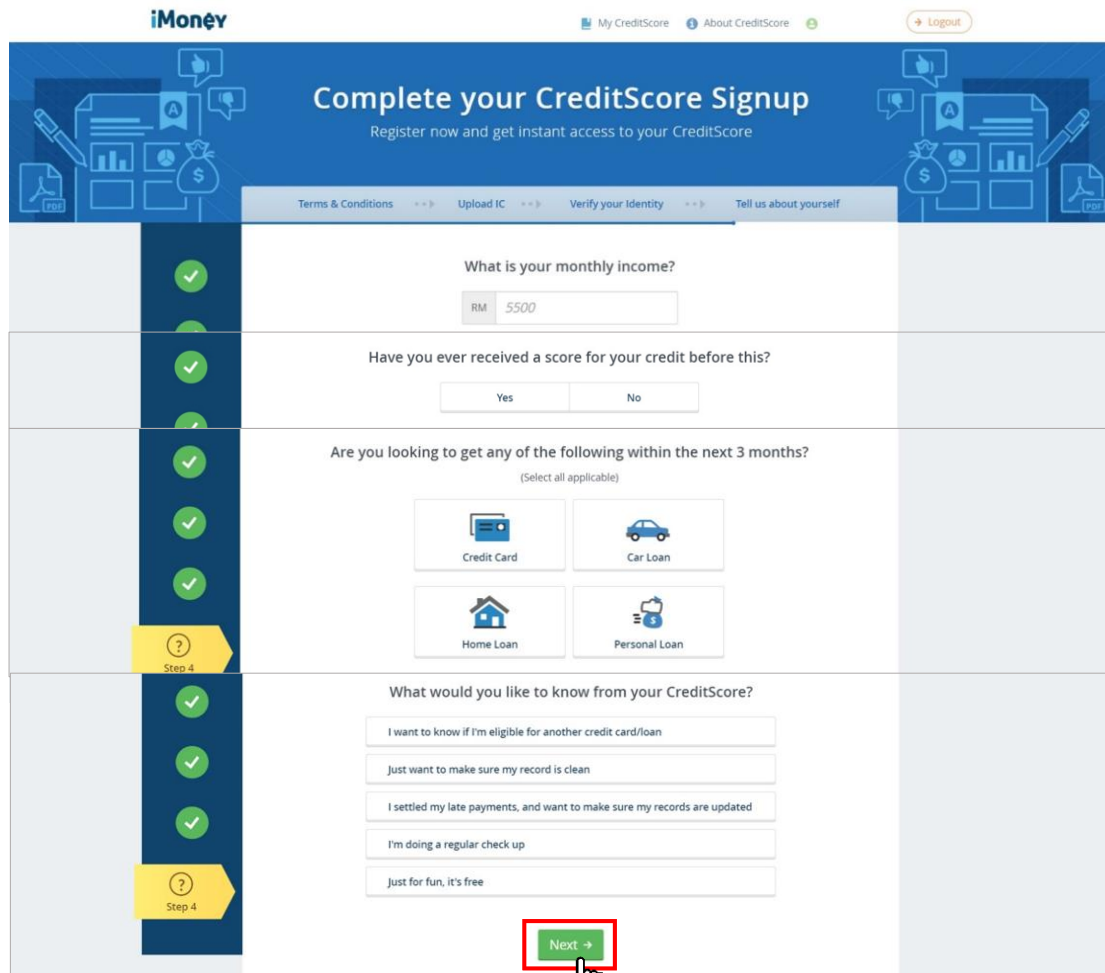
Step 6: 输入身份证号码。上载你的身份证照片（前、后），然后点击“Next”。

" data-bbox="147 148 842 428"/>

Step 7: 回答几个个人资料问题。点击“Next”。

" data-bbox="147 477 842 854"/>

Step 8: 提供个人资料，然后点击 “ Next ” 。



iMoney My CreditScore About CreditScore Logout

Complete your CreditScore Signup

Register now and get instant access to your CreditScore

Terms & Conditions Upload IC Verify your Identity Tell us about yourself

What is your monthly income?

RM 5500

Have you ever received a score for your credit before this?

Yes No

Are you looking to get any of the following within the next 3 months?
(Select all applicable)

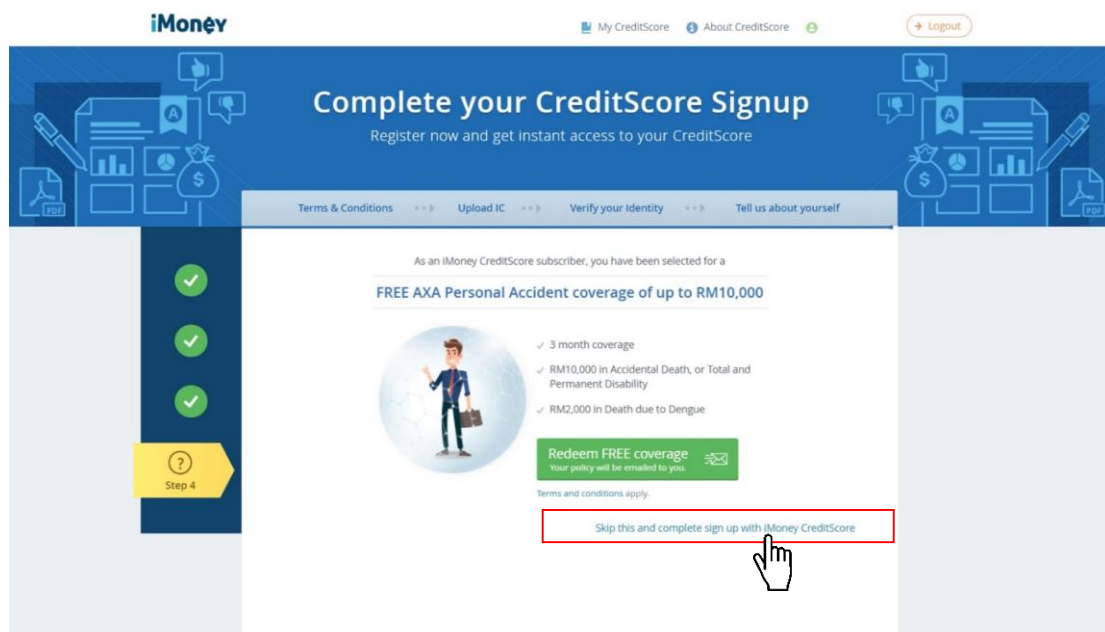
Credit Card Car Loan Home Loan Personal Loan

What would you like to know from your CreditScore?

I want to know if I'm eligible for another credit card/loan
Just want to make sure my record is clean
I settled my late payments, and want to make sure my records are updated
I'm doing a regular check up
Just for fun, it's free

Next →

Step 9: 点击 “Skip this and complete sign up with iMoney CreditScore” 。



iMoney My CreditScore About CreditScore Logout

Complete your CreditScore Signup

Register now and get instant access to your CreditScore

Terms & Conditions Upload IC Verify your Identity Tell us about yourself

As an iMoney CreditScore subscriber, you have been selected for a

FREE AXA Personal Accident coverage of up to RM10,000

✓ 3 month coverage
✓ RM10,000 in Accidental Death, or Total and Permanent Disability
✓ RM2,000 in Death due to Dengue

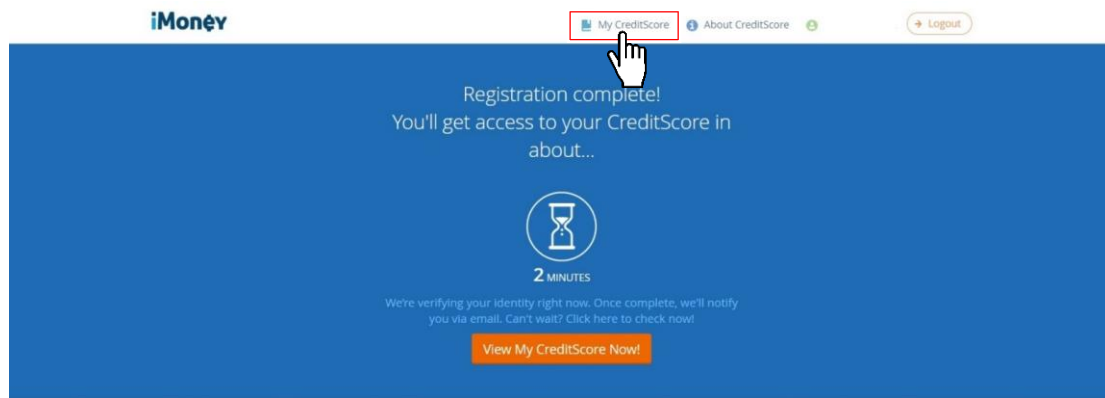
Redeem FREE coverage
Your policy will be emailed to you.

Terms and conditions apply.

Skip this and complete sign up with iMoney CreditScore



Step 10: 注册成功了！稍等片刻后点击 “My CreditScore” 查询看。



*提醒：你可能会等上 24 个小时才能查看你的 Credit Score。

恭喜你知道了自己的分数！但你的分数代表什么？可以借贷款吗？

怎样才能提升 Credit Score？请看【怎样读 Credit Score？】