

credit Score
m—Sur
(09)

30% based on
utilization ratio*

10% based on
payment history

payment pay-
ment

*Utilization ratio is the amount of credit used in the calculation of the credit score. It is calculated as the total amount of credit used divided by the total amount of credit available. The utilization ratio is a key factor in the calculation of the credit score. It is recommended to keep the utilization ratio below 30% to maintain a good credit score.