

# CIBIL Alerts: A Smarter, Safer Way to Protect Your Financial Identity

**BLOG****CREDIT TIPS**

## Stay updated and aware of key changes in your credit profile with CIBIL Alerts. Find out how

Each time you deal with credit – whether through a loan, BNPL (Buy Now Pay Later) offer, EMI-linked purchases, applying for a credit card, transacting with a card, or closing one down – the associated lender shares information about that dealing with credit information bureaus such as CIBIL. We then collate this information with all the credit dealings you undertake to arrive at your CIBIL Credit Score and Report.

This score and report are a major part of your financial identity. We're going to take a minute today to discuss how you should monitor and be in control of your financial profile. And besides, a New Year is around the corner, what better time than now to train yourself in a fiscal good practice?

If you're someone who uses a credit card, shops online (availing the above-mentioned offers) or pays EMIs regularly – then this is for you.

Each credit facility has an impact on your financial profile. So, while it is good to avail your free CIBIL Credit Score and Report once a year, it's a much better idea to become a subscriber and have long-term, on-demand access to it.

With it comes a greater degree of visibility and control of your credit profile. Importantly, a subscription gets you **24x7 Credit Monitoring with CIBIL Alerts\*** – our email & SMS notification system that safeguards you from identity theft or misuse.

For example, let's assume you've been regularly checking your CIBIL Score, and you find an unexpected dip which is not connected to any activity you've recently conducted. It could be that you've been a victim of identity theft.

Identity theft occurs when someone gets or steals your personal information. And uses it to open lines of credit in your name (such as a loan, or a credit card) which may impact your credit reports and scores.

You'll immediately know via our 'Alerts' function. You can then quickly check your detailed CIBIL Report to verify that there has not been any incorrect activity captured in your account, and if so, flag it off to the lender and CIBIL to take corrective measures.

Credit Monitoring is both a personal assistant and a watchdog, by alerting you whenever there are changes to your profile, such as new accounts being opened in your name, a credit card balance increase, or an overdue payment reported by one of your creditors. This practice keeps you well informed and aware about the health of your credit profile, and it's a great habit to develop going into 2023. **Let's begin the year of smart and safe credit usage.**

\* Available with CIBIL's 'Standard' and 'Premium' Subscription plans

Stay credit-ready by monitoring your  
CIBIL Score & Report.

**SUBSCRIBE NOW**

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- [Report a Vulnerability](#)
- [Code Of Conduct](#)

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- [Suit Filed Cases](#)
- [RBI Notifications](#)
- [Regulatory Disclosure](#)

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- [Blog](#)

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