

# Confused.com reveals that men named Brian have the best credit profile in the UK



Released on: October 17, 2012, 7:02 am

Author: [Confused.com](http://Confused.com)

Industry: [Financial](#)

UK, October 17, 2012, 7:02 am -- /[EPR NETWORK](#)/ --

Confused.com has revealed men named Brian have on average the best credit profile in the UK, while for ladies it is Helen.

In contrast, the first name with the poorest average credit profile is Lisa, while the male equivalent is Daniel.

[Confused.com](#), the comparison site, analysed data from thousands of its customers who have used its free Credit Card Matcher Tool this year to reveal the names with the best and worst credit profiles in the UK. Confused.com is urging consumers to think about their credit history before they apply for a credit card, as a rejected application can negatively affect your credit score.

When it comes to surnames, people with the last name of Edwards have on average the best credit profile in the UK. Meanwhile, the surname with the lowest average credit profile is Thompson.

As well as a credit name lottery of sorts, the research reveals the existence of a postcode lottery when it comes to good and bad credit. The UK postcode with the highest average credit profile among its residents is SL4 in Slough. Meanwhile, SA1 in

Swansea - the postcode with the poorest average credit profile  
- has a score 10% below the national average.

The research shows that age also makes a difference when it comes to credit scores as on average people's credit history improves as they get older. Average scores for people aged 65 and over are 8% higher than the national average, according to the research. Meanwhile, the age bracket with the worst average credit profile is 18 to 24 - 4% lower than the national average.

Nerys Lewis, head of credit cards at Confused.com, said:  
"While our research shows the names with the best and worst credit profiles in the UK, people's names are obviously not a rating factor when looking at credit. So if you're called Brian you won't automatically be gifted with a great profile, or penalised because your name is Lisa.

"We would encourage people to think about their credit history as a good or bad score can have a number of implications, such as your likelihood of acceptance for credit cards and also loans and mortgages.

"There are certain things you can do to improve your situation if your credit history is non-existent, or not quite up to scratch. For example, a credit building card may be one option. By using a credit building card sensibly, you demonstrate to lenders, such as banks, that you can borrow and pay back money responsibly. This in turn helps to build up your credit history."

Confused.com's Credit Card Matcher Tool allows people to check their likelihood of acceptance for a credit card before they apply.

Lewis added: "By using our free Credit Card Matcher Tool, people can potentially avoid a negative credit card application. If you apply and are not accepted then a lot of people aren't aware that this can harm your credit score."

- ENDS -

### **About Confused.com**

Confused.com is one of the UK's biggest and most popular price comparison services to compare.. Launched in 2002, it generates over one million quotes per month. It has expanded its range of comparison products over the last couple of years to include [tenants insurance](#) and [car insurance for new drivers](#) and whole [life insurance](#).

Confused.com is not a supplier, insurance company or broker. It provides a free, objective and unbiased comparison service. By using cutting-edge technology, it has developed a series of intelligent web-based solutions that evaluate a number of risk factors to help customers with their decision-making, subsequently finding them great deals on a wide-range of financial services.

Confused.com is owned by the Admiral Group plc. Admiral listed on the London Stock Exchange in September 2004. Confused.com is regulated by the FSA.

PR Contact:  
Sarah Wenham  
Confused.com press office  
Friary House  
Greyfriars Road  
Cardiff  
CF10 3AE  
02920 434275  
[www.confused.com](http://www.confused.com)

~~~~~

Press release distributed via EPR Network (<http://express-press-release.net/submit-press-release.php>)