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# Stay in the driver's seat.



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## Why your credit score matters when buying a car.

Buying a car is an exciting moment. Whether it's a functional family vehicle or something a little more fun, it's a big purchase that takes a lot of consideration. Once the keys are in your hand, it makes you feel like you have the freedom to go wherever, whenever – even if it's just to the grocery store.

But before you head to the dealership, there are a few things to know about how your credit score can impact your ability to buy a car.

### Your credit score can impact your loan rate.

A good credit score can come in handy for many big purchases, and a new car is no exception. When it comes time to get a loan or financing, the higher the credit score, the better. This will increase your chances of getting a lower interest rate.

### Just renting? Your credit score impacts leased vehicles too.

Auto lenders will look at your credit score when you're leasing a car as well. It's a good thing to keep in mind before you make travel plans (when we all start travelling again, of course).

Credit scores can feel a little abstract. It's easy to assume that your credit is either good or bad without knowing the real number, but you don't have to wait to find out. You can [check your credit score](#) right now with Credit Keeper™ from Capital One†. Knowing your credit score is just one way to make sure you're headed down the right road – hopefully in a new car.

† The credit score and report information provided by Credit Keeper is intended for educational purposes only. Lenders and other commercial users may use a different type of credit score and other information when making credit decisions. Credit Keeper is currently not available to residents of Quebec.

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