

Is creditkarma.co.uk legit? TrustSniffer's high-trust assessment: 90/100

creditkarma.co.uk

Verdict

90

OUT OF 100

HIGH TRUST

creditkarma.co.uk appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 55%.

What this site appears to be

Credit Karma UK offers free credit scores and reports, personalized credit guidance, and comparisons for credit cards and loans. The page identifies Credit Karma UK Limited, discloses commission-based brokerage, and provides FCA registration details.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	1 flagged it VirusTotal	RISK
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	14 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by DigiCert EV RSA CA G2	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- At least one reputation service TrustSniffer consulted had flagged this domain at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

Credit Karma UK is a financial-services website offering free credit scores and reports, personalized credit guidance, and comparisons for credit cards and personal loans, with revenue generated through commissions from recommended lenders.

Scam/Impersonation Risk

No scam, phishing, impersonation, blacklist, or conflicting-identity indicators were observed. The site's stated services, identifiable UK business identity, transparent brokerage model, stable operation, and absence of suspicious forms or wallet activity are consistent with a legitimate established service.

EVIDENCE

- Homepage: presents free credit scores, credit reports, credit guidance, and lender comparisons.
- Homepage: no phishing indicators, hidden forms, or sensitive external forms were detected.
- Domain registration record: created 2012-06-25 and approximately 14.12 years old; registrar Markmonitor Inc.

Regulatory Verification Notes

The site identifies Credit Karma UK Limited, provides FCA registration details, and discloses that commissions may be received from lenders. The supplied evidence does not independently confirm the registration, so registry confirmation remains an appropriate administrative step. One isolated external scanner result was not corroborated by broader blacklist or phishing findings and is not treated as a confirmed warning.

EVIDENCE

- Financial-services page: identifies Credit Karma UK Limited and presents FCA registration details.
- Financial-services page: discloses commission-based brokerage.
- Hosting record: served from AS16625, AKAMAI-AS — Akamai Technologies, Inc.
- TLS certificate: DigiCert EV RSA CA G2, EV validation, valid through 2026-09-17.

What to Verify Next

Confirm the displayed FCA registration against the official FCA register and ensure that the registered entity matches Credit Karma UK Limited. For consequential financial decisions, apply normal product-level affordability and terms review.

EVIDENCE

- Financial-services page: supplies the FCA registration reference for independent confirmation.
- Financial-services page: states that lender commissions may influence recommendations.

Summary Verdict

The website presents as an established, legitimate, and trustworthy financial-services entity with no observed scam or impersonation contradiction. Its overall posture supports normal interaction, including account login and standard use.

Infrastructure Integrity

The site is protected by Akamai CDN/WAF infrastructure, with observed traffic served through AS16625 edge infrastructure and no origin candidate exposed. This provides a meaningful defensive layer against direct origin exposure, while remaining a mitigating infrastructure signal rather than proof of legitimacy.

Closing Assessment

Normal account use is appropriate, with ordinary care applied to financial decisions and the terms of any recommended product.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of creditkarma.co.uk.

- The request stayed on creditkarma.co.uk. It was not redirected to another domain. CLEAR
- Registration is published under Markmonitor Inc. [Tag = MARKMONITOR]. CLEAR
- DNS for this domain is served by akam.net, across 10 name servers. NOTED

- The registration is paid up to 2028-06-25. CLEAR
- It is hosted on AKAMAI-AS, from a server in US. NOTED

Domain intelligence

Registrar	Markmonitor Inc. [Tag = MARKMONITOR]
Hosting	AKAMAI-AS - Akamai Technologies, Inc., US
Country	US
Server IP	104.102.61.224
Name servers	a1-204.akam.net, a16-64.akam.net, a28-65.akam.net, a3-67.akam.net, a4-66.akam.net, a9-66.akam.net, dns1.p04.nsone.net, dns2.p04.nsone.net, dns3.p04.nsone.net, dns4.p04.nsone.net
SSL issuer	DigiCert EV RSA CA G2
SSL expiry	2026-09-17
Domain age	14.1 years
Domain expiry	2028-06-25
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 1 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about creditkarma.co.uk at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.