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## What is a pre-employment credit check?

Ramya Sehmi - 2026-06-24 - [Comments \(0\)](#) - [Encyclopedia of screening terms](#)

A pre-employment credit check is a soft-search review of a candidate's financial history identifying CCJs, bankruptcies, IVAs, Debt Relief Orders and sanctions. It's standard for FCA-regulated roles and common in security, finance and positions of trust.