

# Application Criteria

Before completing a Credit Application the Supplier must advise the Customer that to be eligible for consideration for finance, they must:

1. Be 18 or older;
2. In permanent paid employment (over 16 hours a week), retired and receiving a pension, be a house person with a partner in permanent paid employment or be self employed,
3. UK resident (minimum of 12 months);
4. Able to provide acceptable proof of address and proof of signature;
5. Make payments by direct debit, and
6. Purchasing the Product for personal not business use.

Permanent paid employment is classed as an occupation where the customer is working more than 16 hours per week; this also includes someone who is in receipt of a permanent pension or personal benefit, e.g. an invalidity or incapacity benefit.

Childminders applying for credit must be registered with OFSTED. Proof of this should be requested from the Customer.

The following are not classed as being permanent paid employment and so would not be eligible for finance:

1. Temporary or Agency workers.
2. Anyone whose main occupation is looking after someone else's children and is not part of an OFSTED registered business (e.g. grandparent, friend, neighbour).
3. Foster carers with no other permanent paid employment.
4. Students unless they are student nurses or student doctors.
5. Supply teachers unless they have a fixed term contract with a specific named school.