

Credit Criteria

Type	Minor Adverse	Non-Standard
Missed payments on unsecured loan, credit card, or mail order (communications and utilities are acceptable)	Underwriter discretion for cases with up to 3 missed payments on unsecured loan, credit card, or mail order in the last 3 years, as long as no more than 2 consecutive and no more than 1 in the last year	Up to 6 missed payments on unsecured loan, credit card, or mail order in the last 3 years (max 2 months down), but no more than 2 in the last year
Satisfied Defaults	One from either Satisfied defaults or CCJ's Underwriter discretion for cases with 1 satisfied default up to £100 in last 3 years or satisfied defaults with a total value up to £500 from 3 to 5 years old, or for satisfied defaults over 5 years old.	Satisfied defaults with a total value up to £250 in last year; total value up to £500 in last 3 years; total value 3-5 years old up to £2,500; any value over 5 years old
Satisfied CCJs	OR: Underwriter discretion for cases with 1 satisfied CCJ up to £100 in the last 5 years, or satisfied CCJs over 5 years old	1 Satisfied CCJ up to £250 in last 3 years; total value up to £2,500 3-5 years old; any value over 5 years old
Mortgage Arrears	Underwriter discretion for cases with mortgage arrears over 5 years old	Up to 2 missed mortgage payments from 3-5 years, 1 in the last 3 years.
Payday Loans	Underwriter discretion for cases with payday loans over 5 years old	Payday loans over 12 months old
Satisfied IVA or DMP	No Satisfied IVA or DMP Accepted	Satisfied IVA or DMP over 5 years old as long as no adverse after satisfied
Discharged Bankrupt	Not Accepted	Discharged bankrupt over 5 years as long as no adverse after discharge