

# Pre-application Check List and Terms

This check list contains the minimum requirements for finance applications and does not guarantee acceptance for finance, your application is subject to a credit search.

If you wish to apply for finance, you must...

- 1) Be 18 years or older
- 2) Have been a UK resident for at least 3 years
- 3) Be in employment (minimum 16 hours per week), or be retired in receipt of pensions
- 4) Be in possession of a credit or debit card registered to your home address
- 5) Have a bank account in your name for the Direct Debit payment
- 6) That you no previous loan defaults or CCJ's