

## Eligibility Criteria

To be eligible for consideration for a Consumer Finance Product, an applicant must be:

(a) Over 18 and under 80 years of age, although other Applicants may still be able to proceed

where a suitable supportive applicant is available (see below);

(b) A United Kingdom national, citizen and a permanent resident with a minimum qualifying residency period of twelve [12] months. (Evidence of rights to remain may also be required);

(c) An overseas national with a working visa and sufficient 'rights to remain' to cover the loan term;

(d) Earning a minimum of £10,000 per annum from employment, self-employment, contract work or with other confirmed income(s);

(e) A full-time student, apprentice or other vocational trainee with confirmed income of at least £10,000 per annum (student loan will not be considered income);

(f) An unemployed individual with confirmed (and evidenced) long term medical welfare benefits;

(g) A homeowner or a contracted tenant (including living with parents);

(h) A supportive applicant (see below);

(i) Able to evidence a minimum of 3 years' continuous address history.

Supportive applicant:

A "supportive applicant" is defined as a potential borrower who is willing to enter into a Credit

Agreement in order that a Patient who may not meet the above Lending Criteria, may receive

treatment.

Allowable supportive applicants are:

**(a) An immediate family member, including:**

1. A parent or grandparent on behalf of a child;
2. An adult on behalf of a parent or grandparent;

3. An adult sibling.

**(b) A spouse, including:**

1. A married spouse (husband or wife);
2. A civil or co-habiting partner.

**(c) A non-blood relationship:**

1. A legal guardian on behalf of their Wards of Court.

Supportive applicants must enter into a Credit Agreement in their own name as primary obligor, not as guarantor or surety and will be assessed as would any other borrower.