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What are your eligibility criteria?

If you are 18 or over, in full time employment earning £750 per month or more, you are likely to be eligible. You will need a bank account that accepts direct debits and we are required to prove your identity.

Why do you need this information?

As a responsible lender we are required to verify that you are who you say you are. That you are in full time employment and can afford to repay the loan. That it is your account we are putting the money into.

Do you use credit scoring or credit reference agencies?

No we do not use credit reference agencies to score your application

I have bad credit history – can I still apply?

Absolutely, we are not basing our decision to lend to you over the long term (12months or more) therefore we are only interested in your present circumstances.

I don't have a debit card – can I still apply?

It is not always necessary to have a debit card attached to your bank account, please ask us for more details.

How do I apply?

Complete our quick and easy online form. If you are approved you may be asked a few quick questions by one of our trained operatives and then sign your loan agreement. That's it, we take care of the rest.

When will I get my money?

We will transfer the funds straight away. If it's before 3pm then you will have your funds today. If not, then they will be in your account on the very next working day.

How will I get my money?

It will be paid directly into your bank account.

How do I pay back my payday loan?

We will take your payment via direct debit on your next payday.

Can I defer my Payment?

Yes - although after deferring the payday loan twice we will ask you to start reducing the balance. Deferral will incur new charges for every month the loan is deferred - but still at our fixed rate - there are no additional charges.

What if I have problems paying?

We understand that people's circumstances can change. If this is the case, you must let us know as soon as possible and we will do our best to help. The most important things to note are: • Don't borrow money you don't think you can pay back • Talk to us and we will help as much as possible
