

## HIRER AFFORDABILITY POLICY

Leighton Drive is a socially responsible hirer, offering short and long-term hire facilities on camper vans throughout the UK for both personal and business use.

Before you complete a booking, we ask you to make an affordability statement and check your credit history using a licence credit reference agency.

We recommend that the hirer charges are less than 60% of your disposable income.

## BUSINESS FOCUS AND CODE OF CONDUCT

Leighton Drive is a responsible lender and is committed to the following principles to ensure it provides quality service:

- only offering hirer facilities that it believes that the customer has the ability and intention to repay.
- staff at all times acting in a courteous and professional manner.
- operating a fair arrears and debt recovery policy and procedure.
- giving all hirer applications full and proper consideration.
- making fair and equitable decision that have due regard to our responsibilities.

## GENERAL POLICY

The over-riding decision criterion is the hirer's demonstrable ability to service the hirer agreement over the full term of the period.

Financial statements or supporting documentation including last three months bank statements, will be requested to assist the lending decision.

Leighton Drive also use a credit check facility through Evolution Finance which provides us with a credit score.

## PROCESS and ELIGIBILITY

- Hirer confirmation to that they are comfortable with the agreed rental and period. Permission provided to continue with credit checks
- Leighton Drive progress with credit check via Evolution Finance soft search facility  
Pass Criteria: credit score over 7 with no current adverse credit history
- Bank Statement reviewed  
Pass Criteria: balance is consistently above the proposed monthly credit value

Leighton Drive operates a responsible hiring policy and monitors direct debits for any missed payments, if the hirer is struggling to make payments, then the [Arrears Policy](#) is duly implemented in order to prevent the hirer from further indebting themselves.