

## Credit Flex

### Credit Flex offers a flexible approach to providing competitive mortgage solutions to borrowers with credit issues.

Available to 80% LTV, our table below shows the levels and recency of imperfect credit history that [Credit Flex](#) can consider.

If you need even more flexible criteria, or would like to discuss [Credit Flex](#) in more detail, call to our Intermediary Sales Team on 01455 894084 Mon-Fri, 9am-5pm – our wait times to speak to someone are often only seconds.

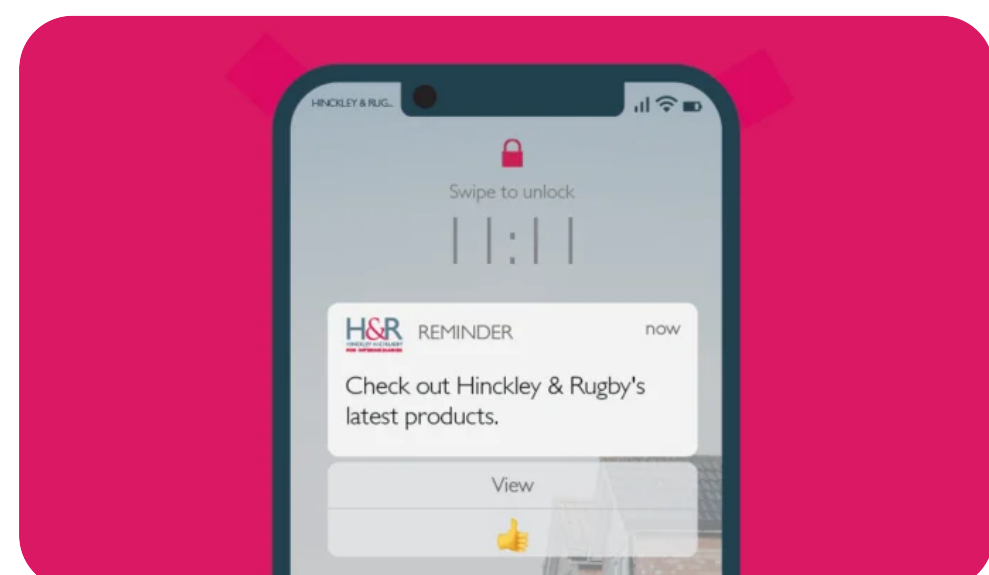
Credit Type	0-12 Months	12-24 Months	24-36 Months	36+Months
<b>County Court Judgements (CCJs)</b>	Maximum of 1 CCJ up to £250 within the last 3 -12 months.	Maximum of 1 CCJ up to £250.	Maximum of 2 CCJs registered up to a total value of £500.	Maximum of 2 CCJs registered up to a total value of £500.
<b>Communication</b>	Any number of late payments (including settled default).	Any number of late payments (including settled default).	Any number of late payments (including settled default).	Any number of late payments (including settled default).
<b>Credit Card</b>	Up to 3 months' late payments.	Up to 4 months' late payments.	Up to 5 months' late payments.	Any number of late payments (including settled default).
<b>Current Account</b>	Up to 3 months' late payments.	Up to 4 months' late payments.	Any number of late payments (including settled default).	Any number of late payments (including settled default).
<b>Debt Management Plans</b>	None.	None.	Satisfied/Discharged prior to completion.	Satisfied/Discharged prior to completion.
<b>Defaults – Utilities, Credit cards, Telecoms</b>	Maximum of 1 allowed between 3 -12 months up to £250.	Maximum total amount of £500.	Maximum total amount of £1,000.	Maximum total amount of £2,500.
<b>Hire Purchase or Unsecured loan</b>	Up to 2 months' late payments.	Up to 2 months' late payments.	Up to 2 months' late payments.	Up to 3 months' late payments.
<b>Individual Voluntary Arrangement (IVA), Debt Relief Order, Bankruptcy</b>	None within the last 5 years. Any historical must be satisfied.	None within the last 5 years. Any historical must be satisfied.	None within the last 5 years. Any historical must be satisfied.	None within the last 5 years. Any historical must be satisfied.
<b>Mail Order</b>	Up to 3 months' late payments.	Up to 4 months' late payments.	Any number of late payments (including settled default).	Any number of late payments (including settled default).
<b>Mortgage Or Secured Loan</b>	Up to 1 month's late payment.	Up to 1 month's late payment.	Up to 2 months' late payments.	Up to 3 months' late payments.
<b>Pay Day Loans</b>	None.	Maximum of 1 up to £250.	Maximum of 2 up to a total value of £500.	Maximum of 3 up to a total value of £750.
<b>Utilities</b>	Up to 3 months' late payments.	Up to 4 months' late payments.	Any number of late payments (including settled default).	Any number of late payments (including settled default).

Important points to note:

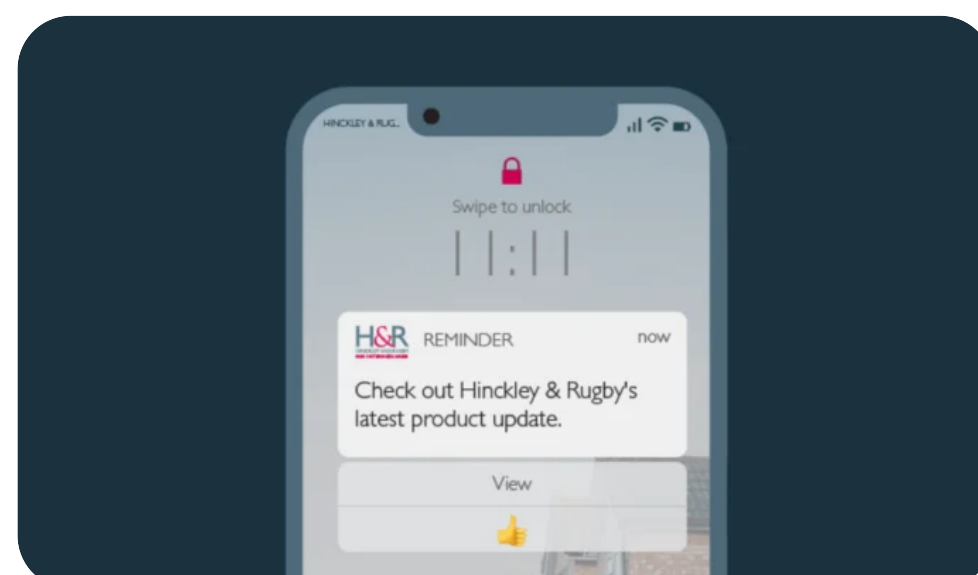
- Standard income multiple of 4.49 applies
- Maximum loan size £500,000 (LTV dependent)
- No secured arrears permitted in the last 6 months
- All CCJs, defaults and debt management plans are required to be satisfied before completion
- No arrears on Payday Loans are accepted
- Income type must meet our standard policy. See our [Income Criteria](#) [here](#)
- Explanations for imperfect credit history may be requested
- Debt consolidation is not permissible
- Individual Voluntary Arrangement (IVA) must be satisfied for at least 5 years prior to application

All lending criteria is subject to full underwriting assessment.

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