

## Credit Scoring Policy

### Creditsafe

Must have a minimum score of 30 on Creditsafe

### Experian

Must have a minimum score of 25 on Experian

### Criteria

We do not accept any companies that have any current or previous CCJ's registered against them, even if satisfied.

We do not accept commercial contracts that include residential properties or dwellings.

We do not accept sole traders or partnerships in the following industries:

- Restaurants
- Takeaways
- Pubs / Clubs
- Hotels & B&B's

We will only accept the below industries if they have a minimum credit score of 40 on Creditsafe and they have 3 years trading history with filed accounts:

- Restaurants
- Takeaways
- Pubs / Clubs