

# THE PAST NEEDN'T DECIDE THE FUTURE.



## LUMI – Delivers the flexible criteria you need to place complex cases.

We can't reverse adverse credit. But we can promise we don't take it personally. Tomorrow's lending begins with our Lumi range. Help more people enjoy a future that's not defined by their past.

### CREDIT WHERE IT'S DUE WE'RE FAIR ON IMPAIRMENTS

- Current payday loan considered
- Bankruptcy, 12 months post discharge considered\*
- Current DMP considered\*
- Up to 3 CCJs and 4 defaults in 36 months\*
- Up to 4 secured arrears in 24 months, 0 in 12 months
- No cascade on unsecured arrears

\* Negotiated payment used for affordability  
\* Must have maintained a clean profile since discharge

\* Must have no defaults in the last 6 months

### OPEN MORE DOORS CREATE MORE OPPORTUNITIES

- Help to Buy available on Lumi 1\*
- Up to 75% Loan to Value with Lumi 1
- Up to 70% LTV with Lumi 2 and Lumi 3
- 2-year and 5-year fixed rates available
- Free standard legals remortgage with £0 valuation free
- £500 cashback products for purchase or remortgage, with £0 valuation free

\* Help to Buy is not available to Bankruptcy/IVA profile

### FLEXIBLE INCOME CRITERIA WE TAKE ALL ACCOUNTS INTO ACCOUNT

- We accept 100% of proven overtime/bonus and commissions
- We accept 50% of shift allowance
- We accept 100% of second job income
- We accept 100% of car/regional allowance

### SELF-EMPLOYED CRITERIA COMPLEX INCOMES WITHOUT COMPLICATIONS

- We consider pre-tax profits
- Income can be proven with certified accounts, SA302s, tax calculations & overview
- We don't average. Incomes are based on the latest year of accounts

#### FOR INTERMEDIARIES ONLY

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