This is an internal scoring system that our Credit Team utilise in order to indicate the level of risk involved with each loan application we receive for review.

The score will be in the range of 1 (best score or lowest risk) through to 5 (worst score or highest risk).

The Credit Score is calculated using a variety of different categories including

* Loan to Value Ratio
* Loan Amount
* Type and Location of Security Property
* Servicing Ability of the Borrower
* Requirement to Consolidate other Debts
* Credit History