

## Case Information

RD-2026-0190 | GILLIAN THOMPSON

Summary of the lending transaction and key dates for reference.

CASE ID

RD-2026-0190

APPLICANT

GILLIAN THOMPSON

## Credit File Indicators

Analysis of adverse credit indicators found on applicant's credit file

- **Active CCJ**

Court judgment against applicant is active and unresolved. Strong indicator of inability to meet financial obligations.

- **Multiple CCJs**

Multiple court judgments show pattern of legal debt enforcement. Demonstrates persistent inability to manage credit responsibly.

- **Active Default**

Current unsettled default on credit account. Applicant is actively failing to meet payment obligations.

- **Debt Collection Account**

Account has been passed to debt collection agency (Lowell, Cabot, PRA). Indicates serious payment failure and debt enforcement action.

- **AP Marker**

Payment arrangement marker shows applicant negotiated reduced payments. Indicates financial stress and inability to meet original obligations.

- **Arrears in Last 6 Months**

Recent missed payments within 6 months. Shows ongoing payment difficulties and deteriorating financial position.

- **Credit Utilisation >80%**

Applicant using over 80% of available credit. Indicates over-reliance on credit and limited financial buffer.

- **Rapid Borrowing Acceleration**

Multiple new credit applications in short period. Suggests applicant seeking additional credit to manage existing debt.

- **Repeat Lending**

Multiple agreements with same lender or refinancing/top-ups. Pattern suggests lender not reassessing affordability despite worsening profile.

## In-Scope: Potential Claims

Lenders that can be pursued for irresponsible lending

- **ZOPA CREDIT CARDS**

Credit Card

### Questionable lending decision - existing credit concerns

When this credit was approved (19/03/2021), the credit file indicated 1 existing default. The approval raises questions about whether proper affordability assessments were conducted, particularly regarding the applicant's ability to repay without financial difficulty.

- **CAPITAL ONE (EUROPE) PLC**

Credit Card

### Sub-prime lending pattern (2 accounts)

Accounts were opened on 29/07/2019 and 29/11/2019. This pattern of repeat lending raises concerns about whether proper affordability checks were conducted. As a sub-prime lender, there were heightened obligations to ensure responsible lending practices.

- **MONEYBARN NO**

Hire Purchase

### Credit approved with clean profile

At the time of lending (08/11/2016), the credit file showed minimal adverse information. While this suggests reasonable lending at origination, any subsequent affordability issues would depend on income

- **SECURE TRUST BANK MOTOR FINANCE**

Hire Purchase

**Potential irresponsible lending - high risk profile at approval**

At the time of lending (12/02/2025), the applicant's credit file showed 3 existing defaults. Despite these red flags, credit was approved. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

- **CAR FINANCE**

Hire Purchase

**Credit approved with clean profile**

At the time of lending (09/10/2020), the credit file showed minimal adverse information. While this suggests reasonable lending at origination, any subsequent affordability issues would depend on income verification and expenditure checks not visible in the credit file.

- **PREMIUM CREDIT LIMITED**

Unsecured Loan

**Potential irresponsible lending - high risk profile at approval**

At the time of lending (30/09/2023), the applicant's credit file showed 2 existing defaults. Despite these red flags, credit was approved. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

- **CREATION CONSUMER FINANCE LTD**

Unsecured Loan

**Potential irresponsible lending - high risk profile at approval**

At the time of lending (09/01/2024), the applicant's credit file showed 2 existing defaults. Despite these red flags, credit was approved. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

## Out-of-Scope: Not Defendants

Entities that cannot be pursued for irresponsible lending

- **EE LTD BROADBAND**

Comms Supply Account

**No lending decision made**

The account relates to a communications supply service, not a credit agreement. As no credit was extended, the FCA's irresponsible lending rules do not apply. This type of account falls outside the scope of affordability assessments required for credit products.

- **VIRGIN MEDIA GROUP**

Comms Supply Account

**No lending decision made**

The account relates to a communications supply service, not a credit agreement. As no credit was extended, the FCA's irresponsible lending rules do not apply. This type of account falls outside the scope of affordability assessments required for credit products.

- **EE LIMITED**

Comms Supply Account

**No lending decision made**

The account relates to a communications supply service, not a credit agreement. As no credit was extended, the FCA's irresponsible lending rules do not apply. This type of account falls outside the scope of affordability assessments required for credit products.

- **LOWELL PORTFOLIO**

Credit Card

**Debt purchaser - not original lender**

This account is held by a debt collection agency or debt purchaser who acquired the debt after default. Claims for irresponsible lending must be directed at the original lender who made the lending decision, not subsequent debt owners. The original creditor would need to be identified to pursue any potential claim.

- **BARCLAYS BANK**

Current Account

**No lending decision made**

The account relates to a current account, not a credit agreement. As no credit was extended, the FCA's irresponsible lending rules do not apply. This type of account falls outside the scope of affordability assessments required for credit products.