



Affordability Assessment

Systemize Affordability Analysis

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Case Information

RD-2026-0190 | ELIZABETH GIBBONS

Summary of the lending transaction and key dates for reference.

CASE ID

RD-2026-0190

APPLICANT

ELIZABETH GIBBONS

STRONG CASE

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

• JAIA FINANCE LIMITED

Potential irresponsible lending - high risk profile at approval

At the time of lending (10/09/2024), the applicant's credit file showed 4 existing defaults. Despite these red flags, credit was approved by a sub-prime lender. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

ZOPA CREDIT CARDS Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (14/10/2023), the applicant's credit file showed 4 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.

ZABLE Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (17/05/2023), the applicant's credit file showed 4 existing defaults. Despite these red flags, credit was approved by a sub-prime lender. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

UNKNOWN Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (12/12/2024), the applicant's credit file showed 4 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.

CAPITAL ONE (EUROPE) PLC Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (18/01/2017), the applicant's credit file showed 2 existing defaults. Despite these red flags, credit was approved by a sub-prime lender. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

UNKNOWN Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (07/04/2017), 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.

UNKNOWN Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (13/05/2024), the applicant's credit file showed 4 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.

CAPITAL ONE (EUROPE) PLC Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (28/06/2017), the applicant's credit file showed 2 existing defaults. Despite these red flags, credit was approved by a sub-prime lender. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

CAPITAL ONE (EUROPE) PLC Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (19/07/2024), the applicant's credit file showed 4 existing defaults. Despite these red flags, credit was approved by a sub-prime lender. This suggests the lender may not have conducted adequate affordability checks or may have lent irresponsibly to a vulnerable customer.

NEW DAY Credit Card**Potential irresponsible lending - high risk profile at approval**

At the time of lending (08/02/2024), the applicant's credit file showed 4 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.

VANQUIS BANK Credit Card**Account defaulted - affordability concerns**

This account defaulted on 12/07/2020 with an outstanding balance of £341. The default occurred approximately 3 years after opening, suggesting the credit may have been unaffordable at the point of lending. The lender should have identified this risk through proper affordability checks.

- **ZOPA LTD**

Hire Purchase

Potential irresponsible lending - high risk profile at approval

At the time of lending (26/04/2025), the applicant's credit file showed 4 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.

- **MOTONOVO FINANCE(**

Hire Purchase

Potential irresponsible lending - high risk profile at approval

At the time of lending (25/05/2017), 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.

- **STARTLINE MOTOR FINANCE LTD**

Hire Purchase

Potential irresponsible lending - high risk profile at approval

At the time of lending (25/01/2022), the applicant's credit file showed 4 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.

- **PREMIUM CREDIT LIMITED**

Unsecured Loan

Potential irresponsible lending - high risk profile at approval

At the time of lending (08/01/2019), 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.

- **JD WILLIAMS TA AMBROSE WILSON**

Mail Order Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (05/09/2019), 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.

- **JD WILLIAMS TA JACAMO**

Mail Order Account

Credit approved with clean profile

At the time of lending (24/06/2016), 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.

- **J D WILLIAMS & CO LTD**

Mail Order Account

Credit approved with clean profile

At the time of lending (10/05/2016), 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.

- **JD WILLIAMS TA JACAMO**

Mail Order Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (25/06/2017), 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.

- **JD WILLIAMS TA FASHION WORLD**

Mail Order Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (06/12/2019), 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.

- **SHOP DIRECT FINANCE COMPANY LTD**

Mail Order Account

Account defaulted - affordability concerns

This account defaulted on 19/08/2021 with an outstanding balance of £794. The default occurred approximately 2 years after opening, suggesting the credit may have been unaffordable at the point of lending. The lender should have identified this risk through proper affordability checks.

- **JD WILLIAMS TA FASHION WORLD**

Mail Order Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (17/09/2024), the applicant's credit file showed 4 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.

• JD WILLIAMS TA PREMIER MAN

Mail Order Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (17/04/2019), 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.

• JD WILLIAMS TA SIMPLY BE

Mail Order Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (16/06/2019), 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.

• NEXT DIRECTORY

Mail Order Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (27/03/2024), the applicant's credit file showed 4 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.

• ZILCH

Budget Account

Potential irresponsible lending - high risk profile at approval

At the time of lending (21/01/2021), 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.

Out-of-Scope: Not Defendants

Entities that cannot be pursued for irresponsible lending

• HUTCHISON

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.

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• CABOT CREDIT MANAGEMENT GROUP LTD

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.

• SANTANDER CURRENT ACCOUNT

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.

• LAMETT PORTFOLIO

Current Account

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.