

Inclusive Credit Assessment – Friendly Onboarding Flow

Helping you access credit fairly, even without a traditional credit history

Step 1: Let's Get to Know You

1.1 How old are you?

(Must be between 18 and 65 to apply)

- 18–24 → +10
 - 25–35 → +20
 - 36–50 → +15
 - 51–65 → +10
 - Under 18 / Over 65 → Ineligible
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1.2 How long have you been living in Ireland?

- Less than 6 months → +5
 - 6–12 months → +15
 - More than 12 months → +25
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1.3 What is your current residency or visa status?

- Stamp 1, 1G, 4, or EU/EEA → +25
 - Stamp 2 (student, part-time work allowed) → +15
 - Pending or temporary status → +5
 - Undocumented or expired → 0
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Step 2: Your Education or Work Journey

2.1 Are you currently...

- A full-time student → +15
- Working full-time → +15

- Working part-time/freelance → +10
 - Job-seeking or in training → +5
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2.2 What's your highest level of education completed?

- PhD → +25
 - Master's → +20
 - Bachelor's → +15
 - Diploma / Trade Cert → +10
 - Secondary School → +5
 - None / not listed → 0
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2.3 What field did you study or train in?

- STEM, Finance, Healthcare → +20
 - Business, Education → +15
 - Arts, Humanities → +10
 - Other / General → +5
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Step 3: Just a Bit About Your Work & Income

3.1 Are you currently earning an income?

- Yes, full-time → +25
 - Yes, part-time or freelance → +15
 - Internship with stipend → +10
 - No current income → 0
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3.2 Do you have documentation of your income (like payslips, invoices, or bank transfers)?

- Yes → +15
 - Partial / informal → +5
 - None → 0
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3.3 On average, how much do you earn monthly (after tax)?

- €3,000+ → +25
 - €2,000–2,999 → +20
 - €1,000–1,999 → +15
 - €600–999 → +10
 - Below €600 → +5
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Optional: Want to Improve Your Score?

If you'd like, you can also tell us about:

- Your **bill payment history** (utilities, phone, internet)
- **Rent payments** (proof of regular payments can help)
- Any **savings or budget habits**
- **Financial literacy training** you've done
- Use of **finance apps or mobile money tools**

You can skip these now and return later — or continue to boost your score.

Supporting Documents (When You're Ready)

To complete your application later, you may be asked to upload:

- Proof of ID & visa (e.g. passport, GNIB card)
- Proof of address (e.g. utility bill, lease)
- Income documents (bank statements, payslips, invoices)
- Proof of bill or rent payments
- Educational certificates
- Letters from employers or landlords