

Responsible Lending

Creditstar is committed to responsible lending. We are regulated by the Financial Conduct Authority and we abide by the rules and guidance set out by them. Our internal policies and standards ensure that we adhere to responsible lending.

Our loans are intended for short-term use only and are not suitable for long term borrowing. We take a meticulous approach in assessing each loan application and reserve the right to decline any application irrespective of any previous history you may have had with our company.

Please consider carefully before applying for any form of credit. We have made every effort to make our service transparent: we do not have any hidden fees, all of the information and costs are available on our website so that you can decide whether our service is suitable for you.

We will consider customers who are:

- at least 18 years old
- employed
- UK residents
- able to repay the loan on the agreed date

Before applying, please think carefully:

Do you meet our requirements?

Will you be able to pay back the loan and interest in full on the due date?

Will you use the loan to satisfy short-term needs and not use it as a long term remedy?

Do you have a good credit rating and are not in financial difficulties?

Have you read the pre-contract information available on our website?

If the answer to any of the above questions is no, please do not apply.

We only offer our services to customers who are at least 18 years old, employed and who pass our credit and fraud checks and who we believe have the means to pay back on time.

When reviewing an application we will check the details you have provided us and perform a credit check via credit reference agencies. If your application is approved, you need to keep a promise to pay back the advance on the agreed date.

We understand that sometimes circumstances can change. If you are having problems paying back a loan, please don't hesitate to contact us. We will work with you to find a mutually beneficial solution.

If you are experiencing financial difficulties, please seek free debt advice from StepChange, National Debtline or Citizens Advice Bureau.

Our charges are capped at 0.80% interest per day, the default charge cap is £15 and the total cost cap is 100%.

Creditstar is a member of the Consumer Credit Trade Association (CCTA) and we abide by the Code of Practice.