



RESPONSIBLE USE OF CREDIT

The Greater Building Society prides itself on being a responsible and prudent lender.

Our lending practices endeavour to avoid providing credit where it could lead to our members experiencing financial difficulties.

Our lending decisions are based on careful and thorough assessment of our customers' financial positions. As a result, we will generally only lend amounts that we believe, with reference to the information available, a customer will be able to reasonably afford to repay.

We have an established and effective loan assessment process which includes the use of Credit Risk Grading, credit reference checking and stringent verification of affordability – to ensure we have fully assessed our customers' capacity to repay.

Financial difficulties

The Greater will work with you if you experience genuine difficulties meeting your financial commitments. With your agreement and commitment, we will try to assist you to overcome those difficulties.

