Learn how to create or edit loan limit policies to limit patron accounts based on items on loan, total value of loans, and times a loan can be renewed.

To access this screen, sign in Service Configuration, open the WMS Circulation left navigation, select Loans, and then select the Loan Limit Policy link.

Use the Loan Limit Policy screen to limit patron accounts based on items on loan, total value of loans, and times a loan can be renewed.

- When patrons exceed the limits set in the policy:
  - The system displays an alert message when staff check an item out for the patron. Depending on their account type, staff will need to override or acknowledge the message. See Circulation Account roles, Overrides for more information.

Create or edit loan limit policies

1. On the Loan Limit Policy screen, click Create New, or click the Policy Name you want to edit.
2. On the Create New or Edit Policy screen, fill in the fields in the order below. If you do not want a field to apply, click the No Limit check box.
   1. **Policy Name:** Name of the policy.
   2. **Verified Loan Count Limit:** Number limit of loans placed by a verified patron.
   3. **Verified Loan Value Limit:** Maximum amount of all loaned items. This value is calculated based on the item cost in the local holdings record (LHR) field 876 ‡c.
      - If an item has no cost in its LHR, it will not add to this value.
      - If the amount entered here differs from the Total Loan Value Limit in the Patron Type Policy, then the most restrictive amount is applied.
   4. **Verified Renew Time Limit:** Number of times a loan can be renewed by a verified patron.
   5. **Unverified Loan Count Limit:** Number of loans placed by an unverified patron.
   6. **Unverified Loan Value Limit:** Maximum amount of all loaned items. This value is calculated based on the item cost in the local holdings record (LHR) field 876 ‡c.
      - If an item has no cost in its LHR, it will not add to this value.
   7. **Unverified Renew Time Limit:** Number of times a loan can be renewed by an unverified patron.
3. Click Save.

Note: A patron who is verified has established their identity via acceptable ID (driver's license, etc.) For more information see Look up patron.
Copy loan limit policies

1. Click the **Policy Name** you want to copy.
2. In the top right corner, click **Copy**. The copied policy appears.
3. Enter a policy name and edit any additional fields.
4. Click **Save**.

Delete loan limit policies

Policies cannot be deleted if they are in use.

1. Click the **Policy Name** you want to delete.
2. In the top right corner, click **Delete**.
3. On the Confirm window, click **OK**.

Related policies

Loan Limit Policy is used in:

- [Loan Limit Matrix](https://help.oclc.org/Library_Management/WorldShare_Circulation/Configuration/OCLC_Service_Configuration_-_-)