

Credit Broking Services:

This document sets out how we will deal with you in the provision of services for Credit Broking.

Authorisation:

SME funding UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Our Services:

We will at all times act in your best interests, we will source financial products from the market that are suitable to the requirements you disclose to us. When the preferred option has been agreed, we will provide you with information about the product and the provider of this to ensure you understand your responsibilities and commitments before proceeding.

The firm will be acting as a Credit Broker on your behalf and is not a Lender.

Scope of Service:

SME funding UK Ltd is independent and not tied to any one UK lender or part of a network so it enables us to source and structure the most appropriate finance deal for our clients.

Our Charges:

We do not charge fees for our service as we usually receive payment by way of a commission or a fee direct from the lender. However, if you require property finance we may agree an upfront fee with you – if we do, it will be deducted from our subsequent commission payment. If we spend more time working on your case than we would usually expect to, we will charge you a fee. Any additional fees will be agreed with you and then confirmed in writing.

Some lenders do not pay brokers, in which case we will charge you a fee of up to 5% of the facility size/funds borrowed, depending on the complexity of the proposal.

If you repay a finance facility (that we have arranged for you) early, and if the lender claws back our fee/commission, you agree to repay that amount to us within 7 days of us invoicing you for it.

If we agree to discount our fee, you agree to pay the invoice within 7 days. If the invoice is not paid in 7 days, we will reissue the invoice without discount.

If you do not proceed with an offer for finance that we have secured for you, we may charge you a fee of up to 2% of the facility size/funding offered, depending on the time taken to obtain that offer for you.

If we are seeking to raise equity for you, we will charge you 3% of the funds raised.

Data Protection:

When we provide services to you, we will need to gather information about your personal circumstances. The information you provide to us will be subject to the Data Protection Act 1998 (the "Act"). By signing this document, you consent to us or any company associated with us processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, lenders or statutory, governmental or regulatory bodies for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case, we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01223 848 844 or in writing to 123 Balland Field, Willingham, Cambridge, CB24 5JT.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

All personal data herein are processed in accordance with UK data protection legislation. Further details are available from the Company.

Complaints:

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to Henry Audley-Charles or by telephoning us on 01223 848 844 where we will try to resolve your concern at the earliest time possible.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

Your Consent:

We intend to rely on this document for the services we provide to you and request that you provide your agreement to the Charges and Data Protection sections above. For your own benefit and protection, you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

Full Name

Job Title

Company Name

Signature

Date
