

Terms of Business Letter – Credit Broker

This Terms of Business Letter sets out the terms and conditions under which we conduct our business

Regulation We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 776433. We are permitted to act as a Credit Broker.

You may check this information on the FCA's Register by visiting www.fca.org.uk/register or by contacting them on 0845 606 1234.

Our Services We offer our services to you which include:

- Arranging finance with a funder for you after you have agreed the cost and funders charges (or the basis of such costs if they cannot be determined in advance)
- Preparing and witnessing appropriate loan documentation on behalf of the funder

We are not linked to any of our lending panel members.

We recognise it is important for customers to be able to shop around for credit and alternative sources of credit.

Some of the services that we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal or service.

Quotations We will quote figures based on our funders cost of funds. The funder has the right to change or decline these quotes on receipt of the full proposal.

Our Remuneration Our remuneration is an introductory payment payable by the funder. We do not take credit for payments due until the funding has been paid out. You are entitled, at any time, to request information regarding any payment which we may have received as a result of placing your finance with a funder.

Conflicts of Interest If through exceptional circumstances EveryGoodHome or any of its Directors or other customers has a material interest in business you ask to be transacted for you, we will make you aware of the conflict of interest and we will obtain your consent before your instructions are carried out. A copy of our Conflicts of Interest Policy is available on request.

Treating you Fairly We always aim to treat you fairly. This means that we will always endeavour to:

- Conduct our business with due skill, care and integrity
- Never put ourselves in a position where our primary duty to you is compromised
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Be transparent in the matter of our remuneration
- Respect your confidentiality

Complaints If you wish to register a complaint please contact Linda Gray - Director in writing at Harbour Business Centre, 6 Harbour Road, Paisley, PA3 4DB or by telephone on 0800 195 8607. Our internal complaints procedure is available on request.

If your turnover is less than £1,000,000 you may be entitled to refer any complaint against us to the Financial

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Ombudsman Service. We will give you full details of how to contact the service at the appropriate time.

Your Responsibilities In order for us to fulfil our responsibilities to you, you must:

- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any agreement we arrange for you

Data Protection and Confidentiality We are registered under the Data Protection Regulations and abide by the requirements of the Regulations. The information we receive from you is used to provide quotations and arrange finance with a funder. You have the right to cancel your authority to use such information. Before or after you enter into any agreement with a funder, to help make credit decisions, the funder will make a credit search with a credit reference agency. If you are a company or partnership they will also make enquiries about the principle director(s) or partner(s) with a credit reference agency. Full details of the use and disclosure of your information by the funder is contained within the terms and conditions of any agreement which you should read before signing.

All customers' records are treated as private and confidential and EveryGoodHome therefore reserves the right to give you copies of your particular records rather than allow access to files containing records concerning other clients. If you want sight of your records please send a request to Linda Gray Harbour Business Centre, 6 Harbour Road, Paisley, PA3 4DB We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 (POCA) and the Money Laundering Regulations 2007.

[EveryGoodHome is authorised and regulated by the Financial Conduct Authority]