



## Terms of Business

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### OUR SERVICES

This document sets out how we will deal with you in the provision of services for Credit Broking. Corporate and Medical Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The firm will be acting as a Credit Broker on your behalf and is not a Lender. We will at all times act in your best interests, we will source credit 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 credit and the provider of this to ensure you understand your responsibilities and commitments, before proceeding.

Corporate and Medical Finance Ltd don't make a charge to you for helping you to find a suitable lender. We will receive a payment from the lender for our work. Different lenders may pay us different amounts. We are not tied to any one UK lender or part of a network so it enables us to source and structure the best possible and most appropriate finance deal for our clients. Currently we operate from a panel of Lenders whose particulars will be supplied upon request.

**Important Notes:** Corporate & Medical Finance Limited are a firm of credit brokers, with access to a restricted panel of lenders, we do not offer advice. Any initial quotations of possible credit terms, written or verbal, remain subject to underwriting and the lenders full contractual terms and conditions. If a credit facility is approved, any contractual documentation issued thereafter, shall include the approved credit terms and the lenders contractual terms and conditions. These terms and conditions may include Personal Guarantees and Indemnities. Before deciding whether to accept and use any credit facility presented, we recommend you and any co-signatories, take time to read all contractual terms and conditions, to assess if the credit terms are affordable and if the contractual terms and conditions are suitable and acceptable.

If in any doubt, please obtain independent advice from your accountant, financial advisor or legal representative. Status changes or information we or our lenders become aware of may result in a credit facility being withdrawn or revised at the discretion of the lender. It remains your sole responsibility to ensure that you have allowed sufficient time to procure suitable funding. **OUR CHARGES** We will not charge you any fee for this service as we will receive payment by way of a commission or a fee direct from the lender.

**USE OF YOUR INFORMATION** We will use the contact information you provide to us to obtain quotations from lenders. We may also use the information to tell you about our services in the future by letter, telephone, and email or text message. Please contact us if you do not want your information used in this way.

**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"). If you engage us to source credit terms on your behalf 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. To source suitable terms, on occasion we may need to approach more than one financial institution, meaning more than one credit enquiry may be carried out. We use an independent company to assist us in obtaining true and factual information about you and any others directly involved in the finance you are wishing to obtain. Where you are stating on behalf of others, that you have obtained their consent to searches etc, you confirm that you have forwarded a durable copy of this declaration to all individuals concerned and secured their consent. The company we use is Equifax Limited whose registered address is Capital House, 25 Chapel Street, London, NW1 5DS should you wish to contact them. "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 01928 739 712 or in writing to Hailey Clarke at Corporate and Medical Finance Ltd, Suite 2, Weaver House, Ashville Point, Sutton Weaver, Runcorn, Cheshire, WA7 3FW 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.

**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 Corporate and Medical Finance Ltd, Suite 2, Weaver House, Ashville Point, Sutton Weaver, Runcorn, Cheshire, WA7 3FW or by telephoning us on 01928 739 712 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](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4 567.

### CLIENT ACKNOWLEDGEMENT

You acknowledge that:

1. You have been advised to seek such independent advice as you consider necessary before signing this Agreement;  
You consent that:
2. You are aware that the Broker may receive commission from the Lender for the arrangement of this agreement and you have no objections to the Broker receiving the payment
3. You authorise/do not authorise the Broker to contact you by any means with marketing material

**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.

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