



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 Status changes or information we or our lenders become aware of may result in a credit facility being withdrawn or revised at the discretion of the lender.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.

Privacy Notice and Data Protection A Privacy Notice has been issued separately from the Terms of Business. Being open and transparent and providing accessible information to you about how we will use Your personal data is a key element of the EU General Data Protection Regulation (GDPR)

The Privacy Notice details; The lawful bases for processing data, who we are, how we use the information about You, marketing consent, what information is collected, why the personal data is required, our data retention periods and individuals' rights to personal data. More detailed information can be obtained on request. You must be confident You understand how your data will be processed.

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. Your request would be met within 28 days. We can refuse your request and will advise why and the rights you have to complain should we reject your request.

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 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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