



Terms Of Business

Terms Of Business - This Terms of Business document 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 804584. 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.

We are a credit broker and not a lender. We can introduce you to a panel of lenders and their finance products. We will provide details of products available. We believe in empowering our customers to make an informed decision. We suggest loans that are most suited to the needs of our customers, depending on the information provided. You must decide whether the finance product is right for you.

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 a commission payment payable by the funder. The commission rate is set by the funder and we have no ability to alter the rate. We do not receive commission 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.

Whichever lender we introduce you to, we will typically receive commission from them as a fixed fee or a fixed percentage of the amount you borrow. All of the lenders we work with could pay commission at different rates, and for certain Lenders we do have influence over the interest rate you will pay, and this can impact the amount that you pay under the agreement.

Alpha Asset Finance Ltd are authorised and regulated by the Financial Conduct Authority (FRN No: 804584). We are a credit broker and not a lender and work with a panel of lenders from whom we will typically be paid a commission for effecting the introduction. The amount we receive could vary by lender and may be a higher amount in relation to certain products compared with other products available. The payment received may also be higher depending on the interest rate you are charged and this can also be affected by the term and product you receive. Typically commission received is a fixed fee or a percentage of the amount you borrow. We will not charge you a fee for our services. Registered address Second Floor Office, The Maltings, Wharf Road, Grantham, NG31 6BH. NACFB Membership number: M/0015/20. ICO number ZA446835.

Conflicts Of Interest – If through exceptional circumstance Alpha Asset Finance Ltd 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 Customers 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 Brad O'Hara, Managing Director in writing at Alpha Asset Finance Ltd, Second Floor Office, The Maltings, Wharf Road, Grantham, NG31 6BH or by telephone on 01476 468318 Our internal complaints procedure is available on request.

You may be entitled to refer any complaint against us to the Financial 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 requirement 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 Alpha Asset Finance Ltd 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 Brad O'Hara, Managing Director in writing at Alpha Asset Finance Ltd, Second Floor Office, The Maltings, Wharf Road, Grantham, NG31 6BH or by telephone on 01476 468318

We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 (POCA) and the Money Laundering Regulations 2007.

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