



Credit Information Notice

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

1 AUTHORISATION

Faseo Limited (trading as *accessfunds*), (**"the Broker"**), of Carlton House, 5 High Street, Higham Ferrers, Northamptonshire, NN10 8BW is authorised and regulated by the Financial Conduct Authority (FCA) as a broker, and is not a lender. The Financial Conduct Authority (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.

2 SERVICES. The services provided and described herein are drawn up between the applicant "You", and the Broker.

3 APPRAISAL AND ARRANGEMENT FEES

3.1 Appraisal Fee

In consideration of the appointment You will **NOT** pay to the Broker an appraisal fee for the purposes of assessing and preparing the Lending Proposal.

3.2 Arrangement Fee

If a Finance Offer is made by a Lender to whom the Broker presented the Lending Proposal, and accepted by You, **You will be informed of any applicable fees in writing from the Broker.** The vast majority of Finance Offers will NOT have an Arrangement Fee. Payment of the Arrangement Fee shall be made within 5 days of the loan completion. NO LOAN – NO FEE.

4 CLIENT ACKNOWLEDGEMENT AND CONSENT

You acknowledge that:

- 4.1 You have been advised to seek such independent advice as you consider necessary before signing ANY Agreement;
- 4.2 The Broker may receive commission from the Lender as detailed in clause 3 of the attached Terms and Conditions without prejudice to clause 3.2 of this agreement;
- 4.3 You have read the brokers standard Terms and Conditions and agree they form part of this Agreement.
- 4.4 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 this amount.
- 4.5 You authorise the Broker to contact you by any means with marketing material, unless otherwise advised to the Broker in writing.

For your own benefit and protection, you should read these terms carefully. If you do not understand any point please ask for further information.



GLOSSARY OF TERMS

Arrangement Fee;	the fee set out in clause 3.2 hereof
Completion;	the first drawdown of the Loan Amount set out in the Finance Offer by the Lender to the Client
Loan Amount;	the sum of any amounts payable by the Lender to the Client following the issue of a Finance Offer
Lender;	any lender to whom the Lending Proposal is presented
Lending Proposal;	the proposal prepared by the Broker setting out the requirements recorded in the Confirmation of Instructions provided in accordance with paragraph 1 of the attached Terms and Conditions as varied from time to time
Finance Offer;	a written offer setting out proposed terms of finance issued by any Lender whether such offer is conditional or unconditional or any replacement thereof and which: <ul style="list-style-type: none">• Reflects the terms set out in the Confirmation of Instructions letter as varied whether orally or in writing from time to time; and• Is accepted by the Client within 6 months of this Credit Information Notice.
You;	the Client/Applicant for finance