

## Terms of Business and Disclosure of Information

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1) B2B Cashflow Solutions Limited ('B2B') is a Credit Broker (an intermediary), authorised and regulated by the Financial Conduct Authority (FRN number: 658881) for the purposes of 'Credit Broking', 'Debt Counselling', and 'Debt Adjusting'.

You can check the validity of our FCA licence (number: 658881) on the Financial Services Register at <https://www.fca.org.uk/firms/financial-services-register>

2) B2B is privately owned and an independent finance broker. We are not a lender. B2B works with a panel of lenders that may be reviewed from time to time. B2B is not linked to any of our panel members. A full and current list of B2B's lender panel will be supplied to you on written request.

3) B2B assists customers and third-party introducers to secure the most suitable credit offer (that B2B has available) for you. B2B will always seek to obtain a credit acceptance and make a single product offer that best matches the original credit application request provided by you, however, you should be aware of other lending providers and finance brokers which may be able to offer alternative products.

4) B2B has a selection of Regulated finance products that suit most finance needs. The APR and Representative Rate are detailed on the formal quotation, S.E.C.C.I. (Standard European Consumer Credit Information) and will also be detailed on any Finance Agreement you may enter into.

5) B2B is a privately-owned, independent, credit broker which can introduce you to single, or multiple lenders from our panel of accredited lending partners. To avoid multiple searches being registered against you and/or your business, our policy is to use our professional judgement and experience to prioritise the lender, which in our opinion, can offer the best product, repayment profile, and overall pricing to meet your needs. Where we consider multiple lenders can provide similar criteria, we will provide up to three credit quotations for you to compare and consider.

6) You have no obligation to accept any offer of credit we may provide, but if you do, whichever lender you choose, we receive commission from that lender (either by way of a fixed fee, or fixed % of the amount you borrow) subject to the subsequent existence of a Finance Agreement. Different lenders may pay different rates. For certain lenders, we do have influence over the interest rate, and this can impact the amount you pay under the agreement.

7) Under CONC 4.5.3/4 of the FCA Handbook, if you request us in writing we will disclose in good time before you enter into a Regulated Finance Agreement, the amount (or if the precise amount is not known, the likely amount) of any commissions, fees, or other remuneration payable to us by the lender.

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8) FCA PS14/18: Credit broking and fees.

The FCA introduced new rules commencing 2nd January 2015 to protect consumers against credit brokers which charge broker fees for facilitating regulated business.

B2B Cashflow Solutions Limited does not charge brokerage fees on Regulated business.

However fees are payable within any Regulated Credit Agreement (RCA) by the lenders available to us should you enter into a formal RCA. These fees will always be notified to you within any Regulated quotation for credit (estimated), and any formal offer of credit we provide to you.

9) B2B Cashflow Solutions is registered under the Data Protection Act 1998 (number: Z9633537). We will treat all personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts, nor your name and address, will be disclosed to anyone, including other companies in our Group, other than in four exceptional cases permitted by law.

These are:

- Where we are legally compelled to do so.
- Where there is a duty to the public to disclose.
- Where our interests require disclosure (this will not be used as a reason for disclosing information about you or your accounts, including your name and address, to anyone else including other companies in our Group for marketing purposes).
- Where disclosure is made at your request and with your consent.

Our formal application for credit requires you to sign your completed credit application to confirm all details you have provided are correct, and to give us permission to disclose our credit proposal and other confidential information you have provided to third parties for the specific purposes of applying for the finance detailed within that credit application.

You have the right to cancel your authority for us to use this information at any time. We confirm that you have the right of access under the Data Protection Act 1998 to your personal records held on our files, for the payment of a fee.

10) Within the FCA Policy Statement 14/18 which was effective from 2<sup>nd</sup> January 2015 credit broking agreements that are distance contracts will be subject to the right to cancel within 14 days, in accordance with the Distance Marketing Directive. B2B does not require you to enter into a credit broking agreement with us.

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- 11) B2B will not carry out personal or business searches but our lenders will carry out personal and/or business searches within their credit assessment process if we make an application for credit on your behalf.
- 12) Customer complaints.

B2B is committed to treating and handling any customer complaints fairly within DISP 1 & 2 of the FCA handbook.

A (PDF) copy of our complaints handling policy is available via our 'Terms of Business / Complaints Procedure' located in our dropdown box under 'Contact Us' on our website, or simply click [www.b2bcashflowsolutions.co.uk](http://www.b2bcashflowsolutions.co.uk) to link straight to this document.

To contact us directly to request a copy of our policy, or to make a complaint, please write, email, or telephone via our contact details below, or click '**Contact Us**' to use our online enquiry form.

Please address any enquiries or correspondence regarding any of the above to:

*The Directors  
B2B Cashflow Solutions Limited  
Manor Farm Barns  
Fox Road  
Framingham Pigot  
Norwich  
NR14 7PZ*

*Telephone: 01508 494345  
Email: [info@b2bcashflowsolutions.co.uk](mailto:info@b2bcashflowsolutions.co.uk)  
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