

## Our terms of business

Regulation: We are authorised and registered by the Financial Conduct Authority. Our firm reference number is 672557. 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](http://www.fca.org.uk/register) or by contacting them on 0845 606 1234

Our Services: The services we offer you include:

- Arranging finance with a funder for you after you have agreed the cost and the funder's 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 we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal of service.

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 an introductory payment payable by the funder. We do not take credit for payments 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.

Conflicts of Interest: If through exceptional circumstances Northern Trading (Inverness 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 you fairly: We always aim to treat you fairly. This means that we will always endeavour to:

- Conduct your 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 Kevin Sweeney or Graeme Harrison, Directors in writing at: Northern Trading ( Inverness) Ltd,25 Inglis Street, Inverness, IV1 1HN or by telephone on 01463 712712. Our internal complaints procedure is available on request.

If your turnover is less than £1,000,000, you may be able 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 requirements 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 Northern Trading (Inverness) Ltd therefore reserves the right to give you copies of your particular records rather than allow access to files concerning other clients. If you want sight of your records, please send a request to Kevin Sweeney or Graeme Harrison, Directors, Northern Trading (Inverness) Ltd, 25 Inglis Street, Inverness, IV1 1HN

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

Northern Trading (inverness) Ltd is registered in Scotland under reference SC438789 and is authorised and regulated by the Financial Conduct Authority.