

## TERMS OF BUSINESS

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

### AUTHORISATION

Halo Corporate Finance Limited ("Halo") is authorised and regulated by the Financial Conduct Authority (FCA). 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](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

### OUR SERVICES

**Halo will be acting as a Credit Broker, working with a panel of lenders on your behalf to find a suitable arrangement for you.**

We will, at all times, act in your best interests. We will source loans 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 loan and the provider of this to ensure you understand your responsibilities and commitments before proceeding.

**Sometimes we act as the lender ourselves. We will discuss this option with you if relevant.**

### SCOPE OF SERVICE

Halo works with a panel of lenders which represent a fair analysis of the relevant market. Please ask for details of the panel of lenders we use if you require this information.

### 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.

If we have been introduced to you via a third party we may pay them a commission fee – if you would like to know whether this applies to you or any details of such commission please write to Halo Corporate Finance Ltd, Unit 5, Newhouse Business Centre, Faygate, Horsham, West Sussex, RH12 4RU or email [compliance@hcfl.co.uk](mailto:compliance@hcfl.co.uk).

### DATA PROTECTION – USE OF YOUR INFORMATION (Condensed Version)

Your data may be used for making credit decisions and also the prevention of fraud and money laundering.

We, together with your funder, may use credit reference and fraud prevention agencies to help us make decisions.

A short guide to what your funder (including its joint ventures) does and how your funder and credit reference and fraud prevention agencies will use your information is details in the "Condensed guide to the use of your personal information by ourselves, your funder and by Credit Reference and Fraud Prevention Agencies".

If you would like to read the full details of how your data may be used please visit the following website at [www.hcfl.co.uk/faqs](http://www.hcfl.co.uk/faqs) or phone 0345 450 1966 or write to Halo Corporate Finance Ltd, Unit 5, Newhouse Business Centre, Faygate, Horsham, West Sussex, RH12 4RU.

By confirming your agreement to proceed you are accepting that your information may be used in this way.

### 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 Halo Corporate Finance Limited, Unit 5, Newhouse Business Centre, Faygate, Horsham, West Sussex, RH12 4RU or by telephoning us on 0345 450 1966 or by emailing us at [complaints@hcfl.co.uk](mailto:complaints@hcfl.co.uk) where we will try to resolve your concern at the earliest time possible.

### TERMINATION

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated.

### YOUR RESPONSIBILITIES

1. You should be confident and comfortable that you would be able to meet, on time, any and all payments as described in the quotation explained or provided for the life of the Agreement.
2. You should be aware that late or missed payments may result in any or all of the following:  
Late / Default charges; Termination of the Agreement; Repossession of any Equipment (where applicable); Adverse credit being registered with Credit Reference Agencies (CRAs); Difficulty in obtaining further credit due to the above.
3. You should be aware of the various finance options available to you, have taken advice where required, and by proceeding you acknowledge that you have chosen the selected option in full knowledge of the implications and your responsibilities.
4. You should disclose any factors that may affect a lender's decision to provide you with credit *before* entering into any credit agreement.
5. You confirm that in the event that your forecasts to retain profitability prove inaccurate, you have adequate measures in place to maintain payments for the life of the Agreement.

**You understand that Halo intends to rely on this document for the services Halo provides and provide your agreement to the Charges and Data Protection sections above. You have read these terms carefully and understand that you can ask for further information if you do not understand or would like clarification on any point.**