

Terms of Business

Regulation

We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 660644.

We are permitted to act as a credit broker. We do not lend our own money.

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 funder's charges (or the basis of such costs if they cannot be determined in advance).
- Preparing and witnessing appropriate 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 or service.

Quotations

We will quote figures based on our funder's cost of funds. The funder has the right to change or decline these quotes on receipt of the full proposal.

Our remuneration

We are a credit broker and not a lender. We can introduce you to a limited number of lenders and their finance products. We are not an independent financial advisor. We will provide details of Products available, but no advice or recommendation will be made. You must decide whether the finance product is right for you.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive commission from them (either a fixed fee or a fixed percentage of the amount you borrow). For your reassurance, all of the lenders we work with could pay commission at different rates, but the commission we receive does not influence the interest rate you will pay. Our aim is to secure the most appropriate finance for you at the lowest interest rate available from our panel of lenders.

Conflicts of interest

If through exceptional circumstances BB Finance, 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 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 our Company Secretary at 38 Europa Way, Norwich, Norfolk NR1 2EN. Our internal complaints procedure is available on request.

You may be entitled to refer a complaint against us to the Financial Ombudsmen Service if you are not satisfied with our response. The contact details are as follows:

The Financial Ombudsmen Service, Exchange Tower, London, E14 9SR

Website: www.financialombudsmen.org.uk | Email: complaint.info@financialombudsmen.org.uk | Tel: 0800 023 4567

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

BB Finance 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 customer records are treated as private and confidential and BB Finance 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 would like sight of your records, please send a request to our Company Secretary at 38 Europa Way, Norwich, Norfolk NR1 2EN.

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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www.bbfinance.co.uk

Company Number: 04172275

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