

Credit Broking Services

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

AUTHORISATION

Igloo Finance Ltd 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 or by contacting the FCA on 0800 111 6768, our FCA reference number is 757611.

OUR SERVICES

We will at all times act in your best interests, we will source loans that are suitable to the requirements you disclose to us. You will **not** receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on.

When the preferred option has been agreed, we will provide you with information about the loan, including all costs and charges. You will then need to make your own choice about how to proceed.

In assessing your requirements, we may seek information about your personal circumstances and objectives to enable us to identify your needs. It is important that you provide us with accurate and relevant information enabling us to select the most suitable loan.

The firm will be acting as a Credit Broker on your behalf and is not a Lender.

SCOPE OF SERVICE

Igloo Finance Ltd's preferred lender is SDKA Limited but we also work with other lenders.

Where we are unable to source a suitable loan from SDKA Limited, we may be able to introduce you to another lender or a third party broker. We may receive a commission for making that introduction.

OUR CHARGES

We will not charge a fee for loans introduced to SDKA Ltd but we will receive a commission payment from them. This will usually be between 0% and 5% of the loan amount.

We may charge you a fee if we introduce you to a lender other than SDKA Ltd. The fee will be a proportion of the loan, usually 1%. We may also receive a commission payment from the lender.

Some lenders we introduce you to may charge you a higher fee in order to provide us with a commission payment.

Any fees payable directly by you will become due on completion of the loan.

FEES WE PAY

If you were introduced to Igloo Finance Ltd by another individual or company, we may pay them either a commission or a fee payment.

This fee will be between 0% and 50% of the amount Igloo Finance Ltd receives from the lender.

YOUR DATA & PRIVACY

Further information on your rights, and our responsibilities, regarding your data can be found in our Privacy Notice. A copy of this is supplied with this document.

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 Igloo Finance, Complaints Department, 21 Daylesford Crescent, Cheadle, Cheshire, SK8 1LQ

by telephoning us on 07836 237010 or

by email to kiran@igloofinance.com where we will try to resolve your concern at the earliest time possible.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service:

www.financial-ombudsman.org.uk or

0800 023 4 567

LOANS AND OWNERSHIP

Igloo Finance Limited owns 100% of its share capital.

CONFLICT OF INTEREST

Igloo Finance Limited's preferred bridge finance lender is SDKA Limited. We will not review bridge finance loans available from other lenders.

SDKA Limited is wholly owned by members of the same family as Igloo Finance Ltd. The two businesses are registered at the same address.

Igloo Finance Limited and SDKA Limited are run as entirely separate businesses. Igloo Finance Ltd will at all times act in your best interests and will only recommend a loan with SDKA Limited where it is suitable to the requirements you disclose to us.

If SDKA Ltd do not offer a solution suitable to your requirements, we will not provide information on their services.

We intend to rely on this document for the services we provide to you. For your own benefit and protection you should read these terms carefully before agreeing to them. If you do not understand any point please ask for further information.