



# **BUSY BEE**

COMMERCIAL FINANCE

## **Terms of Business for Non-Regulated Services**

### **Who are we?**

Busy Bee Commercial Finance Limited is a UK registered company providing services to businesses requiring finance. This document relates solely to Asset Finance, Invoice Finance, Merchant Cash Advance and Unsecured Business Loan Products that are not regulated by the Financial Conduct Authority (“FCA”).

Use this information to decide if this service is right for you.

### **Whose products do we offer?**

We offer a comprehensive range of business finance products from across the market, but not finance that you can only obtain by going directly to the lender.

### **Which service will we provide you with?**

We will advise and make a recommendation for you after we have assessed your needs.

### **Tax advice**

We do not give tax advice. By placing an application with us we expect you to have carried out your own research and taken professional advice from an independent tax adviser.

By accepting our conditions, you confirm that we have not provided any type of tax advice to you.

### **What will you have to pay for this service?**

We don't charge you a penny for our advice.

We receive commission from our lenders for introducing pre-vetted applicants like yourself.

The nature of any commission model will be confirmed to you before you proceed.

### **What to do if you have a complaint?**

If you wish to register a complaint, please contact us in writing at Busy Bee Commercial Finance Limited, 13 Creden Avenue, Manchester, M22 5DB or by phone on 0161 399 1946 or email [funding@busybeecommercialfinance.co.uk](mailto:funding@busybeecommercialfinance.co.uk)

If you cannot settle your complaint with us, you will not be entitled to refer it to The Financial Ombudsman Service, this is because Asset Finance, Invoice Finance, Merchant Cash Advance and Unsecured Business Loan products are not regulated by the Financial Conduct Authority so you will have no recourse under the Financial Services Compensation Scheme.

## Terms of Business Acceptance

✓ I understand and agree to the terms and conditions and information outlined in this document and wish to proceed with instructing Busy Bee Commercial Finance Limited to assist with our finance application. I have authority to sign this agreement and bind all other partners or directors to the terms.

✓ I understand when Busy Bee Commercial Finance Limited apply to a lender on our behalf, they and the lender may undertake a credit search. This credit search will be performed to determine the credit worthiness of the applicant(s) and details of this search will form a permanent part of my/our credit record. I understand that repeated searches of this nature can have an adverse effect on my/our credit record.

✓ I understand as part of the underwriting process, the finance or loan provider and Busy Bee Commercial Finance Ltd may need to contact third party institutions such as your current or previous employers, finance providers, accountants, banks and HMRC to confirm the completeness and accuracy of any information supplied in relation to my finance application. I understand and authorise such enquiries.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_