



Terms of Business Letter

This Terms of Business Letter sets out the terms and conditions under which we conduct our business.

Regulation

We are authorised and regulated by the Financial Conduct Authority. Our firm reference number is 814533. We are permitted to act as a credit broker. You may check 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 your 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 loan documentation on behalf of the funder.
- We are a credit broker and we can introduce you to a panel of lenders. Whichever lender you choose we may receive commission from them (either a fixed fee or a fixed % of the amount you borrow) and different lenders pay different rates. For certain lenders, we do have influence over the interest rate, and this can impact the amount you pay under the agreement.

We are not linked to any of our 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

Unit 1, Verney House, 1b Hollywood Road, London SW10 9HS
T: 0207 495 6210 E: enquiry@yellowstonefinance.com W: www.yellowstonefinance.com

Yellow Stone

◆ F I N A N C E

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

Our Remuneration

Our remuneration is an introductory payment payable by the funder and fees payable by yourself. We do not take credit from the funder for payments due until the funding has been paid out. We work as a whole of market brokerage and our lenders may pay us a commission, the amount of commission we get paid varies between lenders. You are entitled, at any time, to request information regarding any payment which we may have received as a result of placing you refinance with a funder.

The client shall pay Yellow Stone Finance Group Ltd:

- a) A success fee equal to a % of the loan amount of any loan provided at the time (payable by the Client on the first draw down of the loan) during the term, or during a period of two years from termination of, this agreement to the Client (or its nominee, and whether direct or through Yellow Stone Finance Group Ltd) by or on behalf of a lender (loan), less the amount of the administration fee (success fee); and
- b) An administration fee of to be agreed on signing of this agreement (the administration fee) payable by bank transfer. This is a non-refundable fee, save where:
 - i. This agreement has been entered into as a "distance contract" under the Distance Marketing Directive 2002/65/EC and the Client has cancelled the agreement within the 14 day "cooling off" period specified in that legislation; or
 - ii. The Client has entered into this agreement as a consumer, in which case the administration fee (less £5.00) shall be refundable where no loan has been entered into with a lender within six months of the date of this agreement.

Conflicts of interest

Unit 1, Verney House, 1b Hollywood Road, London SW10 9HS
T: 0207 495 6210 E: enquiry@yellowstonefinance.com W: www.yellowstonefinance.com

Yellow Stone

◆ F I N A N C E

If through exceptional circumstances The Yellow Stone Finance Group 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 Conflict of interest policy is available on request.

Treating you fairly

We always aim to treat your fairly. This means we will always endeavour to:

- Conduct our business with due skill, care and integrity
- Never put ourselves in apposition 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 Dasoulla Pourdjis, Head of Administration & Compliance, in writing at The Yellow Stone Finance Group Ltd, Unit 1, Verney House, 1 Hollywood Road, London SW10 9HS or by telephone on 0207 495 6221. Our internal complaints procedure is available on request.

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

Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Website: www.financial-ombudsman.org.uk
E-mail: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 023 4567

Your Responsibilities

In order for us to fulfil our responsibilities to you, you must:

Unit 1, Verney House, 1b Hollywood Road, London SW10 9HS
T: 0207 495 6210 E: enquiry@yellowstonefinance.com W: www.yellowstonefinance.com

Yellow Stone

◆ F I N A N C E

- Read the documentation we provide you with 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 Data Protection Regulations and abide by the requirements of the Regulations.

The information that you provide or which we obtain in dealings with you and in arranging finance will be held on our database. 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.

All customers' records are treated as private and confidential (even if you are no longer a customer) except where the Law or any regulatory obligation requires. We will pass on information at your request or with your consent in relation to arranging finance e.g. to carry out credit reference checks and prevent fraud.

The Yellow Stone Finance Group Ltd 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 want sight of your records please send a request to Miranda Khadr, Director, The Yellow Stone Finance Group Ltd, Unit 1, Verney House, 1 Hollywood Road, London SW10 9HS.

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

A Privacy Notice has been issued separately for the Terms of Business. Being open and transparent and providing accessible information to you about how we will use your personal data is a key element of the EU General Data Protection Regulation (GDPR). The Privacy Notice details: The lawful bases for processing data, who we are, how we use the personal information about you, marketing consent, what information is collected, why the personal data is required, our data retention periods and individual rights to personal data. More detailed information can be obtained on request. You must be confident you understand how your data will be processed.

Unit 1, Verney House, 1b Hollywood Road, London SW10 9HS
T: 0207 495 6210 E: enquiry@yellowstonefinance.com W: www.yellowstonefinance.com

Yellow Stone

◆ F I N A N C E

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 directors or partners with a credit reference agency. Full details of the use and disclosure of your information by the funder is contained within their terms and conditions of any agreement which you should read before signing. Although we will not disclose any information about you to any other person for marketing purposes, we may, as part of our service to you, occasionally keep you informed of products, services and special offers and we may contact you about these by letter, telephone or email.

If you do not wish to receive this information this please tick this box

You can let us know at any time if you no longer wish to receive this information.

Yellow Stone Finance Group Ltd is authorised and regulated by the Financial Conduct Authority. By signing this document I/we agree and understand all content of this Terms of Business document including the use and disclosure of your information in the ways described above.

NAME OF CUSTOMER _____

SIGNATURE OF CUSTOMER _____

NAME OF CUSTOMER _____

SIGNATURE OF CUSTOMER _____

DATE _____

V.3 22022022

Unit 1, Verney House, 1b Hollywood Road, London SW10 9HS
T: 0207 495 6210 E: enquiry@yellowstonefinance.com W: www.yellowstonefinance.com

YELLOW STONE FINANCE LTD IS AUTHORISED AND REGULATED FOR CREDIT BROKING ACTIVITIES BY THE FINANCIAL CONDUCT AUTHORITY NO.814533. YOU SHOULD ALWAYS MAKE SURE YOU ARE ABLE TO AFFORD ANY REPAYMENTS AS LATE OR MISSED PAYMENTS CAN AFFECT YOUR CREDIT RATING AND ACCESS TO FUTURE FINANCE