



Terms of Business

1 What service do we provide

- ❖ We will assist and introduce you to Lenders (Banks) to obtain finance to buy or start up a business or to refinance your existing portfolio of commercial businesses.
- ❖ We will assess your requirements after you provide us with key documents. A check list of documents needed from you will be provided.
- ❖ We can also help you to prepare business plans and projections.

We will assess your documents and requirements and we will decide if we can take this forward. If not, we will give reasons for us not proceeding further.

We ensure our services are delivered with clarity and transparency and do not contain any hidden conditions or rely on complex technical definitions.

We will provide information about the lenders who will be able to assist you and you will make a decision to choose the lender of your choice.

We will share your personal information with Lenders and other lending sources with your permission.

We package the documents and would introduce you to the Lender with the details of your requirements.

The lender will advise you of the whole process, charges, fees, interest rates and commission payable to the firm

We will assist you and the lender to provide necessary information in order to obtain the formal offer for funding.

We will also assist you in communicating with the Solicitors, Agents and Lenders in order to facilitate a successful drawdown.

We also confirm that the firm is a Credit Broker and not a Lender.

2 What will you have to pay us, for our services?

We do not charge any upfront fee.

We will explain our fees and any commission from Lenders where applicable at the first meeting using our fee chart and when it is payable.

We will ensure that that you fully understand the process and sign an agreement before we proceed.

We may also receive commission from lenders for introducing customers. The Lender will explain this to you and it will be specified on your offer documents.

3 Who regulates us?

We are Authorised and Regulated by the Financial Conduct Authority. **Our Financial Services Register Number is 726553.** You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk or by contacting the FCA on 0800 111 6768.

We are registered under the Data Protection Act 1998. **Our Register Number is ZA151507.** You can check this by visiting the website www.ico.org.uk

4 How do we treat customers

We ensure customers are at the very heart of all that we do. We are fully committed to providing the highest standards of customer service and advice.

Our customers are our most valuable assets and our aim is to ensure we deliver a user-friendly, robust, reliable and cost-effective service to all concerned.

As part of our overall approach we are fully committed to treating our customers fairly and as such we endeavour to meet their expectations of high quality service.

As a firm, we take the requirements of the FCA seriously, in particular, the requirement to treat customers fairly.

Treating Customers Fairly is a core principle of our firm and the way we conduct our business.

The core principles of our "Treating Customers Fairly" Policy are as follows:

- I. Icthus Consultants holds the fair treatment of our customers as central to our corporate culture.
- II. Our customers are provided with clear information and are kept appropriately informed before, during and after finance has been arranged.
- III. We will ensure that any complaints or grievances are handled in a sympathetic, positive and professional manner and within a reasonable time-frame.

5 Confidentiality and Data Protection

We will treat all your personal information as private and confidential to us and anyone else involved in the normal course of arranging funding. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries, please write to us at our usual office address.

6 What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Victor Devendrarajah, 53 Mount Drive, Harrow, Middlesex HA2 7RW

By email: Victor@ictthusconsultants.co.uk

By phone: Telephone 0203 137 6175 or 07976 713214

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Please refer to our Complaints Policy and Procedure