



## TERMS OF BUSINESS

**Black Book Finance Ltd** (the “Financial Service Provider”) is a company incorporated in England and Wales (with company number **10121549**) whose registered office is at 73 Cornhill, London, EC3V 3QQ

### Definitions:

**Service:** Arrangement of Tax Bill Funding, via a single provider.

#### 1) Service

During this engagement, the Financial Service Provider shall provide the Service via a suitably qualified individual engaged by the Financial Service Provider, to carry out the Service with due care, skill and ability. Our Service in this regard is provided on a non-advised basis, where we will only provide you with information regarding the products offered by a single provider.

#### 2) Fees

The Financial Service Provider will receive and retain a commission from the provider in return for introducing your enquiry.

#### 3) Confirmation of Instruction

In order to provide you with the Service, the Financial Service Provider will be required to carry out an online Anti-Money Laundering search on all parties to the application, including any Directors and Guarantors.

#### 4) Termination and Cancellation Fee

You may terminate this appointment at any time prior to your signed acceptance of terms and drawdown of funds - without penalty or cancellation fee - by simply giving written notice to the Financial Service Provider.

#### 5) Complaints

If you wish to register a complaint, please contact us in writing to: Complaints Department, Black Book Finance Ltd, Kinetic Business Centre, Theobald Street, Elstree, Herts, WD6 4PJ or telephone 0203 616 6511. If you wish to obtain a copy of the firm’s Complaint Handling Procedure, please contact Black Book Finance Ltd with your request.

[Black Book Finance Ltd](#)

Kinetic Business Centre, Theobald Street, Elstree, Herts, WD6 4PH

T: 0800 651 6511 E: [enquiries@blackbookfinance.co.uk](mailto:enquiries@blackbookfinance.co.uk) W: [www.blackbookfinance.co.uk](http://www.blackbookfinance.co.uk)

Black Book Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

Black Book Finance Ltd is a company registered in England & Wales (No. 10121549), with its registered address at: 73 Cornhill, London, EC3V 3QQ

V7.2 .06 2019

## 6) Ethics

The Financial Service Provider shall;

- comply with all applicable laws, regulations, and sanctions relating to anti-bribery and anti-corruption including, but not limited to, the Bribery Act 2010;
- not engage in any activity, practice or conduct which would constitute an offence under sections 1, 2 or 6 of the Bribery Act 2010 if such activity, practice or conduct had been carried out in the UK;
- ensure that all persons who are performing services in connection with this agreement comply with this obligation.

## 7) Confidential Information

Information passed to the Financial Service Provider is kept confidential and will not be disclosed to any third party, unless authorised by the Client to do so. We may disclose information to third parties in the ordinary course of providing our Service as required by law or as required by a regulatory authority.

## 8) Data Protection

The Financial Service Provider shall comply with all relevant obligations under the Data Protection Act 2018. For the purposes of data protection legislation the Client accepts that personal information about the Client will be held in line with the Privacy Notice of the Financial Service Provider.

You may request confirmation of the information we hold about you, to which a response will be sent within 30 days. You consent to the Financial Service Provider, or to any company associated with us, for processing your personal data in accordance with our Data Protection Policy and Privacy Notice. If you wish to obtain a copy of our Privacy Notice, please contact us.

The Financial Service Provider may undertake checks via credit reference and fraud prevention agencies. Please note that these checks should not affect your credit rating.

Furthermore, the product provider may also undertake checks via credit reference and fraud prevention agencies to obtain information with regards to your credit profile. This may affect your credit rating.

## 9) Insurance and Liability

The Financial Service Provider shall have in place and maintain Professional Indemnity Insurance in respect of the provision of the Service, to a maximum value of one million sterling on an 'each and every' claim basis.

[Black Book Finance Ltd](#)

Kinetic Business Centre, Theobald Street, Elstree, Herts, WD6 4PH

T: 0800 651 6511 E: [enquiries@blackbookfinance.co.uk](mailto:enquiries@blackbookfinance.co.uk) W: [www.blackbookfinance.co.uk](http://www.blackbookfinance.co.uk)

Black Book Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

Black Book Finance Ltd is a company registered in England & Wales (No. 10121549), with its registered address at: 73 Cornhill, London, EC3V 3QQ

V7.2 .06 2019

## 10) Notices

Any notices served under this agreement must be provided in writing and must be sent by email to [admin@blackbookfinance.co.uk](mailto:admin@blackbookfinance.co.uk) or postal delivery to Black Book Finance Ltd's trading address.

## 11) Governing Law and Jurisdiction

This agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation.

[Black Book Finance Ltd](#)

Kinetic Business Centre, Theobald Street, Elstree, Herts, WD6 4PH

T: 0800 651 6511 E: [enquiries@blackbookfinance.co.uk](mailto:enquiries@blackbookfinance.co.uk) W: [www.blackbookfinance.co.uk](http://www.blackbookfinance.co.uk)

Black Book Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

Black Book Finance Ltd is a company registered in England & Wales (No. 10121549), with its registered address at: 73 Cornhill, London, EC3V 3QQ

V7.2 .06 2019