



## Terms of service

separately from Sensitive Personal Data.

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

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**Regulation** We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 727593 We are permitted to act as a Credit Broker.

You may check this information on the FCA's Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0845 606 1234.

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**Our Services** We offer our services to you which include:

- Arranging finance with a funder for you after you have agreed the cost and funders 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 not linked to any of our lending 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 that we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal or service.

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

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**Our remuneration** is an introductory payment payable by the funder. We do not take credit for payments due until the funding has been paid out. You are entitled, at any time, to request information regarding any payment which we may have received as a result of placing your finance with a funder.

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**Conflicts of Interest** If through exceptional circumstances Risk Response Management Limited 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 Conflicts of Interest Policy is available on request.

**Treating you Fairly** We always aim to treat you fairly. This means that we will always endeavour to:

- Conduct our business with due skill, care and integrity
- Never put ourselves in a position 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