

Terms of Business Agreement

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Starglow Finance Limited is authorised and regulated by the FCA. Our Firm Reference Number is 677051. Our permitted business is advising and arranging mortgage contracts. You can check this on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk/>.

Business Buy to Let mortgages, where the borrower is acting by way of business, are not regulated by the FCA and therefore the provision of our service does not hold this additional level of consumer protection, unlike for residential mortgages.

2. Whose products do we offer?

For residential (owner occupier) or consumer buy to let mortgages - we offer a comprehensive range of mortgages from across the market but not those that you can only obtain by going directly to the lender.

For business buy-to-let or commercial mortgages - we only provide mortgages from a limited range of lenders from across the market, which does not represent the whole market. We only sell bridging products from a limited range of lenders from across the market, which does not represent the whole market.

For Product Transfers - we can advise on and arrange residential, buy-to-let and commercial product transfers in line with the level of service outlined in section 3 below.

3. Which service will we provide you with?

For residential (owner occupier) or consumer buy to let mortgages – you will receive advice or a recommendation from us as to which is the most suitable product for your requirements, once we have assessed your needs for the respective product.

For business buy-to-let or commercial mortgages - we will ask you some questions to help us ascertain your demands and needs, and we will then provide you with sufficient information on what we believe to be ‘a suitable product’, but not necessarily ‘the most suitable product’, for your demands and needs. The information we provide is intended to help you make an informed decision about how to proceed. Ultimately, you will need to make your own decision about how to proceed, and it is your responsibility to ensure that it meets your mortgage requirements.

For residential (owner occupier) or consumer buy to let product transfers - we will provide our services on an advised basis as we would for a standard residential mortgage or re-mortgage. However, we may also provide this service on an execution only basis if requested to do so.

For business buy-to-let or commercial product transfers - we will provide our services on a non-advised basis as we would for any other buy-to-let or commercial products. However, we may also provide this service on an execution only basis if requested to do so.

In all cases, we will arrange the product on your behalf.

4. What will you have to pay for the service?

A fee of 0.5% of the mortgage value is payable upon receipt of the mortgage offer. We will also be paid a commission by the lender, which will be disclosed to you prior to submission of the mortgage application. We do not provide any refund once you have received the mortgage offer. This does not affect your statutory rights.

5. Professional Indemnity Insurance.

We conform to the FCA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory for mortgage intermediaries.

6. Cancellation rights.

We do not provide any refund should you decide not to proceed with the mortgage or loan after the offer has been issued. You do however have the right to withdraw from your mortgage or loan within 7 days of accepting the offer. This does not affect your statutory rights.

7. What to do if you have a complaint?

If you wish to register a complaint, please contact us in writing at Starglow Finance Limited, Complaints Department, 46a Fountayne Road, London, N16 7DT or by phone on 020 8802 5229. If you wish to obtain a copy of the firm's Complaint Handling Procedure, please be in contact with Starglow Finance Limited.

Please be assured that we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). **Full details can be found on the FOS website at www.financial-ombudsman.org.uk.**

8. We are covered by the Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered up to a maximum of £85,000. Further information about the compensation scheme arrangements is available from the FSCS.

9. Data Protection

Starglow Finance Limited is registered with the Information Commissioners Office and we comply with the relevant Data Protection legislation. If you provide Starglow Finance Limited with Personal Data of a third party, you should only do so if you are authorised to release such information by the data subject. You hereby authorise Starglow Finance Limited to provide your Personal Data to any relevant providers for whom Starglow Finance Limited wish to make an application to on your behalf. The information you provide is subject to the Privacy Notice of the firm, which has been provided to you together with this TOBA. You may request confirmation of the information we hold about you, to which we will respond within 30 days. You consent to us or any company associated with us, processing your personal data in accordance with the Privacy Notice of the firm. If you wish to obtain a copy of the firm's Privacy Notice, please be in contact with us in writing at Starglow Finance Limited, 46a Fountayne Road, London, N16 7DT or by phone on 020 8802 5229.

We may undertake checks via credit reference and fraud prevention agencies to manage your account with us. Please note that these checks should not affect your credit rating. Furthermore, any of our Product Providers (including Credit Providers), 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.

We may communicate with you via various methods including email. Although all of our emails are scanned for viruses, it is recommended that any attachment(s) be scanned by yourselves as we cannot be held liable for any loss or damage caused by software viruses. If you choose to communicate with us via email, please be aware that email communications without

the use of encryption, may not be the safest method of communication. If you wish to guarantee the safety and confidentiality of any information you send to us via email, encryption methods should be used.

I/we hereby confirm that I/we have received, read and understood this Terms of Business Agreement and understand that this forms the terms of business between myself/us and Starglow Finance Limited.

(Applicant One)

Name: _____ Signature: _____ Date: _____

(Applicant Two)

Name: _____ Signature: _____ Date: _____