



TERMS OF BUSINESS

These terms of business explain the main aspects of how we operate and how this involves you, our client. It forms the basis of our business relationship with you and will be effective from the date of receipt, and may be amended by us without receiving your prior consent

WHO WE ARE

Fusion Lending Ltd is a finance broker and is Authorised and Regulated by the Financial Conduct Authority under FRN 947328 as an Appointed Representative of SME Business Finance Ltd FRN 703334

Fusion Lending Ltd is Registered in England & Wales, Company Number 12416050
50 The Squires, Pease Pottage RH11 9BU

You can check the FCA register by visiting their website www.fca.org.uk/register

OUR SERVICES

Fusion Lending Ltd provide bespoke financial solutions for practices and professionals in the healthcare sector, including dentists, opticians, doctors and veterinarians. We offer equipment lease, hire purchase agreements, practice finance, business and personal loans and vehicle finance through our network of the UK's leading lenders. For the avoidance of doubt, we do not offer advice in relation to tax, accounting, regulatory or legal matters and you should take separate advice as you consider necessary regarding such matters. As a finance broker, we are not tied to any particular lender and, depending on your needs, we may consider a specific product from all of our lenders, some of our lenders or just a single lender

FEES & COMMISSIONS

Fusion Lending Ltd do not charge our clients any fees. Our fees are received directly from the lender on a commission basis in line with standard industry practice. Please note we reserve the right to charge a fee if you have instructed us to go ahead and arrange the funding and then you decide not to proceed

DOCUMENTATION

A copy of the agreement will be sent to you directly by the lender which will include the Terms and Conditions as soon as the agreement has been counter-signed by them. Please check these documents and advise the lender as soon as reasonably practicable if the terms are not in accordance with your requirements. Where you have a right to cancel your agreement, the lender will give you notice of this in writing. It is important to keep all documentation in a safe place

QUALITY OF SERVICE

As a member of the National Association of Commercial Finance Brokers (NACFB), you are guaranteed best practice in the industry. We subscribe to the NACFB Code of Practice which ensures that, as a finance broker, we operate professionally and in your best interest. A copy of this code is available from the NACFB website

DATA PROTECTION

Your personal information is very important to us and we endeavour to take all due care to protect it. It is our current practice to retain customer information for at least three years, after which your information may be destroyed at our discretion without notice to you. We will not retain information any longer than necessary to provide you with the highest level of service.

Please be aware that applying for finance through us will warrant the confidential disclosure of more than just your basic contact details to our lenders (third parties), in accordance with the Data Protection Act 2018. We comply with all obligations under the Data Protection Act 2018 and the General Data Protection Regulation. You can receive a copy of our Data Protection policy by emailing hello@fusionlending.co.uk or by visiting our website www.fusionlending.co.uk. You should also read the Use of Your Data section. If false or inaccurate information is provided to the lender and fraud is identified, details will be passed by them to fraud protection agencies to prevent fraud and money laundering

COMPLAINTS HANDLING

Our staff are trained to help resolve any issues that you may have with your finance agreement, and we want to deal with and resolve this as quickly as possible by following a prescribed complaints handling procedure, a copy of which is available on request. We will seek to handle any complaints in a prompt and timely fashion and endeavour to respond to your complaint within 24 hours of receipt. However, there may be times when it takes longer to resolve a particular issue, especially when there are a number of third parties involved. You can contact us in writing;

Fusion Lending Ltd, 50 The Squires, Pease Pottage RH11 9BU or by email hello@fusionlending.co.uk

We will acknowledge receipt of your complaint and investigate it. Our aim is to resolve your complaint and send you a final response within 8 weeks. If we are not able to resolve your complaint in this time frame then we will write to you with an explanation.

If you are dissatisfied at any stage of the process, or with our final response, you can write to: Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR. Website: www.financial-ombudsman.org.uk

TREATING CUSTOMERS FAIRLY

At Fusion Lending, we believe in our core values of expertise, service and integrity. By adhering to the six FCA "Treating Customers Fairly" outcomes, we endeavour to treat all our customers fairly and deal with their needs in a timely and efficient manner. Our dedicated team will listen and always be sensitive to your needs whilst maintaining a high level of customer service. We will recognise and deal with any issues or complaints systematically and fairly and respond or resolve them, whilst keeping customers informed of their rights, according to our prescribed complaints procedure. On the basis of openness and transparency, we will ensure that we consistently deliver our customers fair outcomes and take responsibility for our actions

USE OF YOUR DATA

We are Fusion Lending Ltd and you can contact us at 50 The Squires, Pease Pottage RH11 (BU) or by email at hello@fusionlending.co.uk. We are the data controller of any data you provide to us. We have a data protection officer who can be contacted at darren@fusionlending.co.uk

YOUR APPLICATION / AGREEMENT

We will use your personal data for the purposes of your application and if an agreement is entered to provide our services in supporting it. We will use the data to respond to enquiries, to provide Services to you, to verify your identity and to improve our products and services. If you engage us to arrange finance for you we may provide you with details of other similar products and services

Our legal basis for this is to take steps at your request before entering a contract and/or as part of a contract with you and/or because it is necessary for the purposes of our legitimate interests. Our legitimate interests are to provide services to you. We may pass information to third party finance providers as part of an application for credit. A full list of the lenders we use is available upon Request from us by using the contact details provided under the Terms of Business section. We may also have third parties manage some data for us under agreements we have with them

The information we will process will include your name, address, financial details, email address and other details provided in the application process. As part of your application your personal Information may be supplied to credit reference agencies (CRAs) and they will give us and/or the lenders information about you, such as about your financial history. This is to assess your Creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and to prevent criminal activity. When CRAs receive a search from they will place a search footprint on your credit file that may be seen by other lenders

We or your lender may also continue to exchange information about you with CRAs on an ongoing basis if you take out a credit arrangement, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained more in detail by the CRAs. The CRAs we use most frequently are Experian, Equifax and Callcredit. The details may be found at:

Experian – <https://www.experian.co.uk/>

Equifax – <https://www.equifax.co.uk/>

Callcredit – <https://www.callcreditstatreport.co.uk/>

YOUR RIGHTS

You have a number of rights in relation to any personal data we hold. You can request access to and rectification or erasure of any data. You can also ask us to restrict or object to us processing your data. If you consent to our marketing to you or providing your data to third parties you can object to this. You can also opt out of any information we provide you on alternative products.

You have a right to complain to the Information Commissioners Office if you are not happy about the way your data is used. We will only store your data as long as we need it. We regularly review the data we need. We will base this on the provision of goods, services or information to you.

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