

## Refreshingly New Credit Codes

For Hard Asset and Refinance

Credit Quality Codes	A	B
Credit Quality Description	Strong credit. Min 3 years trading. Profitable with good net worth. Clean searches.	Standard credit. Min 1 years trading. Profitable with positive net worth. Clean searches.
Hard Asset Quality Standard Hard Asset with good residual value. Includes refinance	Rate Card A	Rate Card B

## FEES

Minimum admin fee is £295.00 ( anything higher we will split 50/50)

Minimum Option to Purchase fee is £75.00 + VAT

Please state the yield and commission structure you require on your proposal

## Refreshingly New Rates & Commissions

For Hard Asset and Refinance

Minimum Yield	Maximum Commission	Credit Code
Net 7%	2%	A only
Net 8%	3%	A only
Net 9%	4%	A only
Net 10%	5%	A & B
Net 11%	6%	A & B
Net 12%	7%	A & B
Net 13%	7.5%	A & B
Net 14%	8%	A & B
Net 15%	8.5%	A & B

**PLEASE STATE THE YIELD AND COMMISSION STRUCTURE YOU REQUIRE ON YOUR PROPOSAL**

*Kingsley Asset Finance reserves the right to change or amend rates without notice*

Please note the following:

- PG's will be required on all proposals.
- MUST be homeowner; no tenants
- We will not consider NEW STARTS
- We do not offer REGULATED business
- No VAT Deferrals
- Facilities HP or Lease (above pricing applies to both)
- Refinance applies to Hard Assets only
- Hard Assets minimum term 12 months
- Hard Assets minimum advance £3k
- See list for preferred asset types
- Anything outside the Credit Quality Codes will be at the Underwriters discretion

**PLEASE STATE THE YIELD AND COMMISSION STRUCTURE YOU REQUIRE ON YOUR PROPOSAL**

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