



# Refreshingly New

## Credit Codes

For Hard Asset Only

<b>CREDIT QUALITY CODES</b>	<b>A</b>	<b>B</b>	<b>C</b>
<b>CREDIT QUALITY DESCRIPTION</b>	Stronger credits Min 5 years trading Profitable with a solid net worth Clean credit	Standard credit Min 2 years trading Profitable & solvent balance sheet Clean credit	Story book credit Min 2 years trading
<b>HARD ASSET QUALITY</b> Standard Hard Asset with good residual value. Includes Refinance	RATE CARD <b>A</b>	RATE CARD <b>B</b>	RATE CARD <b>C</b>

### FEES

Minimum admin fee is £295.00

Minimum Option to Purchase fee is £75.00 + VAT



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## Rates & Commissions

For Hard Asset Only

<b>Minimum Yield</b>	<b>Maximum Commission</b>	<b>Credit Code</b>
Net 9%	1%	A only
Net 10%	2%	A only
Net 11%	3%	A only
Net 12%	4%	A & B only
Net 13%	4.5%	A & B only
Net 14%	5%	A & B only
Net 15%	5.5%	A & B only
Net 16%	6%	A, B & C
Net 17%	6.5%	A, B & C
Net 18%	7%	A, B & C
Net 19%	7.5%	A, B & C

(Cont. on next page)



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 or Balloon payments
- Min deposit 10%
- Facilities HP or Lease (above pricing applies to both)
- Refinance applies to hard assets only
- Hard assets minimum term 12 months, maximum term 60 months
- Hard assets minimum advance £3k, maximum advance £300k
- Please state the yield and commission structure you require on your proposals