



Positive Lending
Arena Business Centre
9 Nimrod Way
Ferndown
Dorset
BH21 7UH

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose mortgages do we offer?

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders. Our lending panel consists of:
- 16 Bridging lenders
 - 15 Secured loan lenders
 - 8 Commercial lenders
 - 6 Residential mortgage lenders
 - And 10 Buy-to-let lenders

Ask us for the specific list of the lenders we offer mortgages from. Alternatively, you can view our panel of lenders at www.bridgingexperts.com/about-us.php. Positive Lending provides advice relating to short-term lending mortgage contracts only.

- We only offer mortgages from a single lender.
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
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4. What will you have to pay us for this service?

- No fee - we will be paid commission from the lender.
- A fee of £0 payable upon completion. We will also be paid commission from the lender.

You will receive a Key Facts Illustration when considering a particular mortgage, which will tell you about any fees relating to it.

5. Who regulates us?

Bridging Experts is a trading style of Positive Lending. Positive Lending is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 607682. Our permitted business is advising and arranging on regulated mortgage contracts. You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- ... in writing Chris Fairfax, Managing Director, Positive Lending, Arena Business Centre, Nimrod Way, Ferndown, BH21 7UH
- ... by email chris.fairfax@positivelending.co.uk
- ... by phone call Chris Fairfax on 0333 1212 330

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we 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 for 100% of £50,000.

Further information about the compensation scheme arrangements is available from the FSCS.