



THESE TERMS OF BUSINESS FOR INTERMEDIARIES is entered into on 201.....

BETWEEN:

[DELETE AS APPROPRIATE]

(1) [ONESAVINGS BANK PLC (trading as Kent Reliance Banking Services, Kent Reliance, krbs and krbs.com) registered in England and Wales (company number 7312896) whose registered office is at Reliance House, Sun Pier, Chatham, Kent ME4 4ET;]

OR [PRESTIGE FINANCE LIMITED registered in England and Wales (company number 01080632) whose registered office is at Reliance House, Sun Pier, Chatham, Kent ME4 4ET;]

OR [INTERBAY FUNDING LIMITED registered in England and Wales (company number 05595882) whose registered office is at Reliance House, Sun Pier, Chatham, Kent ME4 4ET;] and

(2) ..... registered in ..... (company number .....) whose registered office is at .....

RECITALS - [DELETE AS APPROPRIATE]

[For OSB]

- (A) We are a mortgage lender.
(B) The intermediary agrees that it will introduce or package mortgage Applications by prospective Clients to Us under in accordance with these Terms.

[For Prestige]

- (A) We are a company which carries on the business of sourcing and administering second charge loans. Our general responsibility is to receive, process and complete Applications.
(B) You (or the person for whom you are an appointed representative) are suitably authorised and may receive Applications which you are prepared to refer to us.
(C) Subject to your acceptance of the provisions hereinafter appearing, You have been approved as an accredited broker to Us.

[For InterBay]

- (A) We carry on the business of providing first mortgage funds for the purpose of commercial property purchase or remortgage and agree, subject to these Terms, to provide certain Service to qualified applicants who meet Our criteria as established from time-to-time by Us.
(B) You carry on the business of introducing applicants for commercial funding including buy-to-let to Us and have agreed to provide certain services to Us pursuant to these Terms.

STRUCTURE OF THESE TERMS

These terms comprise of this signature page and the terms of business as are applicable to You. By submitting an Application to Us You acknowledge it will be processed by Us in accordance with these Terms.

In consideration of the mutual obligations and undertakings contained in these terms, by execution of this signature page of the terms below, the parties agree to be bound by the terms and conditions of this agreement as a whole.

Signed by.....

Print Name..... For and on behalf of.....

[OneSavings Bank plc] / [Prestige Finance Limited] / [InterBay Funding Limited]

Signed by.....

Print Name..... For and on behalf of.....