



Commission Disclosure Document

Our invoice finance broking business Clearview Corporate Advisory Ltd is delighted to be able to offer you our services to help finance your business through our commercial arrangements with a large number of lenders. If we arrange finance for you, we may receive a commission, fee or other financial consideration (our “income”) from the lender for doing so. Our income varies from lender to lender depending on the contractual and commission arrangements that we have in place. The lenders usually impose their standard commission terms upon Clearview.

Commission disclosure:

If you are the principal shareholder of one of our clients you have a right to ask us to disclose the income that we will receive for arranging finance for you. If you make such a request, we will disclose the amount to you without delay.

You can make a disclosure request at any time and by any means including over the phone, by email, in writing or when we next meet face to face.

You may email mark@clearviewcorporate.co.uk or write to...Commission Disclosure, Clearview Corporate Advisory Limited, 1st Floor, Waterside House, Waterside Drive, Wigan. Wigan WN3 5AZ. You may also call us up on our mobile phones (Mark 07941 440568) (Louis 07827 442070).

Commission arrangements:

We have a variety commission arrangements in place with each of the providers in the United Kingdom. We also have commission arrangements in place with a number of overseas based providers of invoice finance. The income that we earn may be a fixed fee or a fixed percentage of the service fee or with our overseas providers a percentage of the discount income. Our income does not vary according to the type of financial product you choose for example factoring or invoice discounting or the term of your invoice finance agreement. If it did, we would automatically disclose the different income earned from each product type and/or the different terms.

Our commission arrangements with our lenders have been negotiated and agreed in advance. We do not have any discretion to negotiate improved terms based on your particular invoice finance facility. The commission paid will continue for the duration of your relationship with the particular lender and will cease upon termination of the invoice finance facility.

Invoice Finance products we offer:

We are an invoice finance broker and not a lender. We can introduce you to a wide number of lenders and their invoice finance products which may have different interest rates and charges. We may advise you on the products, subject to your business’s circumstances, though you are not obliged to take our advice or recommendation.

We do not charge you a fee for our services. We will attend every meeting that you hold with a potential lending partner and will not expect or request a fee from you. Whichever lender(s) we introduce you to, we will typically receive commission from them once you have accepted their terms. The lenders we work with could pay commission at different rates. However, the amount of commission that we receive from a lender does not have a direct effect on the amount that you pay to that lender under your invoice finance agreement.

Ongoing Relationship:

We will look to continuously build and enhance our relationship with your business over time. We are on call at all times should you have any issues with your invoice funder.

We attempt to meet twice yearly with the funders providing invoice finance to our clients. The purpose of these meetings is to ensure that they are providing the highest levels of service to our clients. We feedback our findings to our clients. We do not seek a fee from you for this service.

We are also happy to attend meetings held between our clients and their invoice finance provider. We do not seek a fee for this service. We will always introduce you to our other clients where there is an opportunity for the two of you to work together. We do not seek a fee should the two of you commence a trading relationship.