

Second Charge Mortgage Lender	Commission (% of net loan advance)	Lender's Clawback Policy
Precise Mortgages	2%	Within 1 month of completion: 100% Within 2 months of completion: 80% Within 3 months of completion: 60% Within 4 months of completion: 50% Within 5 months of completion: 40% Within 6 months of completion: 20%
Shawbrook	2%	Within 3 months of completion: 100% Between 3 and 6 months of completion: 50%
Prestige Finance	2%	Within 6 months of completion: 100% Within 12 months of completion: 50%
Selina Finance	2%, capped at £6,000	Within 12 months of completion: 100%
Optimum Credit	2%, capped at £10,000	Within 6 months of completion: 100% for loans under £200,000 Within 12 months of completion: 100% for loans over £200,000
Evolution Money	7%	Within 6 months of completion: 100%
West One Loans	1.5% 'Apex 0' and BTL plans 2% 'Apex 1' and 'Apex 2'	PRODUCTS WITH ERCs: Within 6 months of completion: 100% Between 6 to 12 months of completion: 50% PRODUCTS WITHOUT ERCs: Within 12 months of completion: 100%
Step One Loans	3%	Within 6 months of completion: 100%
Oplo	3%	Within 6 months of completion: 100%
Together	1.5% Regulated - capped at £5,000 1.25% Non-regulated BTL - capped at £5,000	Within 3 months of completion: 100% Between 3 to 6 months of completion: 50%
United Trust Bank	2%	Within 6 months of completion: 100%
Norton Financial	1%	Within 6 months of completion: 100%
Central Trust	2%	Within 6 months of completion: 100%
Spring Finance	2%, capped at £2,000	Within 6 months of completion: 100%
Masthaven	2%	Within 6 months of completion: 100% Within 12 months of completion: 50%
Equifinance	2%	Within 12 months of completion: 50%

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Directly Authorised Intermediaries receive 100% of the commission when advising or 50% for non-advised cases.