

Second Charge Mortgage Lender	Commission (% of net loan advance)	Lender's Clawback Policy
Central Trust	2%	Within 6 months of completion: 100%
Equifinance	2%	Within 12 months of completion: 50%
Masthaven	2%	Within 6 months of completion: 100% Within 12 months of completion: 50%
Oplo	2%	Within 6 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
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%
Selina Finance	2%, capped at £6,000	Within 12 months of completion: 100%
Scroll	2% commission	Within 6 months of completion 100% Within 12 months of completion 50%
Shawbrook	2%	Within 3 months of completion: 100% Between 3 and 6 months of completion: 50%
Step One Loans	2%	Within 6 months of completion: 100%
Spring Finance	2%, capped at £2,000	Within 6 months of completion: 100%
Together	2% regulated capped at £5000 1.25% non-regulated 1.5% CBTL capped at £3000	Within 3 months of completion: 100% Between 3 to 6 months of completion: 50%
United Trust Bank	2%	Within 6 months of completion: 100%
West One Loans	2% residential (£5k max) BTL 1.75%	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%

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