

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%
Interbridge	2%	Within 6 months of completion: 100%, if commission exceeds £4,000 clawback is extended to 12 months
Oplo	2%	Within 6 months of completion: 100%
Pepper Money	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
Selina Finance	2%, capped at £6,000	Within 12 months of completion: 100%
Spring Finance	2%, capped at £2,000	Within 6 months of completion: 100%
Tandem	2%	Within 12 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%

FOR PROFESSIONAL INTERMEDIARIES ONLY, NOT FOR USE BY THE GENERAL PUBLIC

Positive Lending | 01202 850 830 | published 3rd May 2024

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