

| Second Charge Mortgage Lender | Commission (% of net loan advance) | Lender's Clawback Policy |
|-------------------------------|--|---|
| Admiral Money | 2% | Within 12 months of completion: 100% |
| 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 |
| Masthaven | 2%, capped at £2,000 | 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% |
| Scroll | 2% | 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% |

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