

Clear information. Confident decisions.

Customer disclosure and commission statement

Please read this information before proceeding with a finance application.

01 BROKER, NOT LENDER

We introduce commercial finance options from a select panel of providers.

02 NO INDEPENDENT ADVICE

We present options based on the requirements and circumstances you provide.

03 YOUR DECISION

You decide whether a particular financing solution is suitable for your needs.

Our role

GIB Finance Ltd is an independent commercial finance broker, not a lender. As such, we can introduce you to a select panel of finance providers depending on your requirements and circumstances. We are not independent financial advisers (IFAs) and are therefore unable to provide independent financial advice.

Our role is to present financing options to you based on your stated requirements, allowing you to consider the options and decide which best suits your needs. It is up to you to determine whether a particular financing solution is suitable. You should ensure that you have considered what alternative finance options may be available to you elsewhere.

BEFORE YOU PROCEED

1

Review the options presented

2

Consider alternatives available elsewhere

3

Decide what suits your needs

Commission and regulatory status

How we are paid

Whichever lender we introduce you to, we will receive commission from that lender by way of payment via our Principal Firm, Alfred Vaughan & Co Limited. Different lenders pay different amounts based on different commission models and interest amounts.

For transparency, we only work with commission models based on a percentage of the amount you borrow and/or a percentage of the facility service fees charged by the lender. The percentage can vary depending on factors such as the size of the loan advance and/or the complexity of your requirements.



We may sometimes receive fees separately from you. For the avoidance of doubt, any such sums will be confirmed in our Terms of Business Agreement which, if applicable, will be issued to you for review and execution before proceeding. Further details of the commission model, calculation and amount will be disclosed to you throughout your customer journey.

Regulatory information

APPOINTED REPRESENTATIVE

GIB Finance Ltd is an Appointed Representative of Alfred Vaughan & Co Limited, trading as Vaughans. Alfred Vaughan & Co Limited, trading as Vaughans, is authorised and regulated by the Financial Conduct Authority. FRN: 966356. Alfred Vaughan & Co Limited, trading as Vaughans, is an authorised credit broker and not a lender.

NACFB FULL MEMBER National Association of Commercial Finance Brokers **Member No. 30347**

Keep this document for your records.