

Terms of Business

Privacy Policy

HPG Holdings Ltd are committed to protecting and respecting the data privacy of clients, perspective clients and those who we work with. Below is our Terms of Business and Privacy Policy

Terms of Business

The terms 'HPG' or 'us' or 'we' refer to HPG Holdings Ltd whose registered office is Milton Keynes Business Centre, Foxhunter Drive, Linford Wood, Milton Keynes, MK14 6GD. Our company registration number is 11576714. The term 'you', 'client' or 'customer' refers to you, the credit applicant.

HPG Holdings Ltd t/a The Funding Store is an independent asset finance brokerage and not a lender, as such we can introduce you to a wide range of finance providers depending on your requirements and circumstances. We are not independent finance advisors and so are unable to provide you with independent finance advice. HPG Holdings Ltd may receive payment(s) or other benefit from the finance provider if you decide to enter into an agreement with them. HPG Holdings Ltd aims to provide our customers with the highest standards of service. If our service fails to meet your requirements, we will endeavour to find a resolution.

HPG Holdings Ltd is an Appointed Representative of AFS Compliance Ltd, which is Authorised and Regulated by the Financial Conduct Authority, firm number 625035. HPG Holdings Ltd is a Franchisee of Asset Finance Solutions (UK) Ltd.

As part of our business, we carry out activities including:

- Introducing businesses seeking to obtain credit to funders;
- Assisting businesses by undertaking preparatory work in relation to such agreements; and
- Referring customers to funders

This document outlines the way in which HPG shall carry out these activities:

By agreeing to these terms, you agree that you:

1. Approve our Terms of Business contained herein;
2. Acknowledge that HPG, shall act as a credit broker in making any referral or introduction of you to any member of the funding panel;
3. Acknowledge that in making any such referrals or introductions or in providing such credit, no advice or recommendation has been provided by HPG;
4. Accept that these terms of business shall apply to all activities, referrals and introductions arranged by HPG following the date of your enquiry; and

5. You are a UK resident and hold a UK bank account.

Finally, we confirm that your signature of this document does not commit you to paying any fees or charges in connection with our brokerage activities. Furthermore, you are not obliged to enter into any finance agreement that we may source for you.

For the avoidance of doubt, you have the option to opt out of future marketing.

To enable us to provide you with a swift application process, we would ask that you provide us with an e-mail address which you hereby authorise us to send private and confidential information to you (including, but not limited to, credit decisions and financial documents. If this email addresses changes you must notify us of this, so we can update our records.

If you wish to authorise another party to act on your behalf in relation to all dealings with HPG (this will include but is not limited to; full disclosure of previous transactional history, disclosure of credit decisions, ability to apply for Credit in the business name) please provide the name and the position of this individual (If these details changes you must notify us of this so we can update our records).

Complaints Policy

If you're not completely happy with our service at HPG Holdings Ltd, we'd like to hear about it — that way, we can do something to put it right and ensure we improve our services moving forward.

At HPG Holdings Ltd we do everything we can to make sure our customers get the best possible service. However, sometimes things can go wrong. When that happens, we always encourage our customers and partners to tell us about your complaint, so that we can put matters right.

To help us deal with your complaint quickly and efficiently, please contact us with:

- Your name and address.
- Your account number.
- Details of your complaint, including relevant references and dates.

For all complaints, please contact: FAO: Managing Director, HPG Holdings Ltd, Milton Keynes Business Centre, Foxhunter Drive, Linford Wood, Milton Keynes, MK14 6GD.

What you can expect from us

Our aim is to ensure you feel we have handled your complaint fairly and that you are fully satisfied with the outcome. If we cannot resolve your complaint immediately, we will send you a prompt acknowledgement confirming receipt of your complaint, we will undertake a full investigation addressing all the points you raise and will do our best to reply to you with our written response by post within 30 business days.

If we need more time to look into your complaint, we will: – tell you who is personally dealing with it – keep you updated on our progress – provide you with a written explanation of the reasons for the delay and tell you when we will respond in full.

If you're not happy with the decision we've taken on your complaint and wish to take it further, you can ask the Financial Ombudsman Service to look into your complaint for you.

This is a free, independent service for resolving disputes between customers and financial services institutions. You'll need to contact them within 6 months of the date of our final response letter, and they'll ask to see the letter as summary of our investigation of your complaint.

Phone: 08000 234 567 (free for people phoning from a landline at home)

Or: 0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

HPG Holdings Ltd (Company registration 11576714), Milton Keynes Business Centre, Foxhunter Drive, Linford Wood, Milton Keynes, MK14 6GD.

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If we are unable to assist with your complaint you can contact AFS directly at: <https://afsuk.com/afs-compliance/contact/complaints-procedure/>

Proposal Process

As a credit intermediary, HPG has due regard for the FCA's Principles of Business, its regulations and guidance and strives to satisfy these through its operational practices. HPG is focused on ensuring customers are provided with clear and transparent communication throughout the proposal process.

Where possible, HPG try to avoid multiple contact and correspondence with the customers which may cause unnecessary confusion.

Acting as a Credit Broker

HPG's aim is to provide competitive finance option(s) for their clients coupled with high customer service and a relevant product range. HPG will introduce your proposal to a panel of funders. This means sourcing the most suitable funding option available, taking into account the specific circumstances of the transaction, including but not limited to:

- Rate;
- Speed of decision;
- Product range available;
- Credit considerations;
- Amount of required advance;
- Asset or loan type; and
- Security provided;

HPG shall, at all times, act entirely independently in sourcing credit from our panel of funders. HPG is committed to ensuring that all these applications for credit are placed with the most appropriate funder for a transaction, taking into account the factors listed above. Where HPG acts as credit

broker, we may receive a commission payment for effecting this introduction. If the deal has been introduced to HPG by way of a referral HPG may choose to pay some of its commission to this referring party.

Your proposal

It is important that you provide accurate information on your application and disclose all relevant information that would reasonably be considered to have bearing on any credit decision, including but not limited to:

1. Any corporate action, legal proceedings or other procedure or step by any person in relation to the insolvency of the Customer, or the occurrence of any insolvency event (howsoever described) in respect of the Customer or any of its assets (including without limitation any arrangement with its creditors or any steps to appoint an administrator);
2. The Customer to be in breach of any applicable law or regulation binding upon the Customer or its directors, or to be in breach of any authorisation, consent, permission, approval, resolution, licence, exemption, filing or registration binding upon the Customer or its directors with any governmental, regulatory or other authority (financial or otherwise), or any governmental, regulatory or other authority (financial or otherwise) to intervene in the business or affairs of the Customer or impose any fine on, or take disciplinary action against, the Customer for any reason, or cause the Customer at any time to lose any licence(s) required to be held by it to conduct its business; or
3. Any bank or financial institution to accelerate, cancel, suspend or terminate any agreement relating to any indebtedness of the Customer with that bank or financial institution as a result of an event of default (howsoever described) or otherwise.

When sourcing available credit, HPG does not make multiple proposals (“multi-prop”) transactions to multiple funders; only one funder will be approached at any one time and only when this funder

has declined the prospective transaction will HPG approach an alternative funder, who they consider to be the most appropriate. The reason that HPG operate in this way is to ensure that the number of credit searches carried out against prospective customers is minimised.

Whilst HPG does not “multi-prop”, if it is necessary to split a large transaction into smaller amounts to obtain funding, HPG will only propose the smaller transaction amounts to one set of funders at any one time.

Credit decisions

If a finance application is accepted, HPG will notify you of the acceptance and any accompanying terms and conditions. Acceptances are valid for a limited period. A further application will need to be submitted for consideration if this period lapses. HPG and its funding panel reserve the right to withdraw an acceptance at any time if they become aware of any information that adversely affects your financial status. HPG may execute documents via manual or electronic signature.

Declines

HPG will endeavour to keep you updated with regards to the progress of your application for finance. Of course, you are entitled to request an update at any time during a process. Where we

decline a proposal or receive notice of a decline from a funder, we shall contact you in accordance with the procedures set out below.

Three declines received

In the event that we receive three declines from financiers for the same credit application, your HPG representative will contact you to:

4. Discuss your options;
5. Obtain your consent to continue to approach further funders; and
6. To complete further searches.

In doing so, HPG ensures that the number of searches made against our customers, following a credit decline, is limited.

Where a transaction has been declined, we will contact you by e-mail setting out the details of the decline.

Product Suitability

It is important that the finance product that we provide for you is suitable for your requirements. We will only consider finance for equipment being acquired for the benefit of the business and therefore will not facilitate any personal lending or hiring. Whilst we will endeavour to understand your needs and assist you in looking for an appropriate product, we would encourage you to use the information below to ensure that the facility that HPG arranges for you is suitable. If you require further information you should seek advice from your accountants or other professional advisors (HPG do not provide advice on these matters).

Leasing

There are two main types of lease, an Operating Lease and a Finance Lease. Both leases involve the hire of equipment. These leases can be known by other names such as Lease Rental, a Rental Agreement or a Minimum or Fixed Term Hire Agreement.

The Process

- The lessee (customer or borrower) will select an asset (equipment, vehicle, software).
- The lessor (the finance company) will purchase that asset.
- The lessor retains ownership of the asset, but the lessee gets exclusive use of the asset (providing it observes the terms of the lease) giving the customer the benefits and risks of (economic) ownership.
- The lessee will make rental payments, during the initial, or primary period of the lease.
- The lessee is committed to paying these rentals over the term of the lease and technically, a finance lease is defined as non-cancelable although it may be possible to terminate early by paying the future rentals less a discount.

At the end of the lease

What happens at the end of the primary lease period will vary and depends on the actual agreement, but the following options are possible:

- Continue to rent the equipment.
- Return the equipment to the lessor.
- Or terminate the lease.

If upon terminating the lease you would like to acquire ownership of the equipment this can usually be arranged by HPG following the payment of an appropriate fee. Your lessor will write to you nearer to inform you of the impending end of your primary period and advise you as to the appropriate next steps. It is important that you take action following receipt of the letter as otherwise a secondary period of rentals will automatically begin.

The Benefits

- Funding secured against the equipment.
- Available on nearly all equipment purchases.
- Spreads the cost of the purchase.
- VAT is paid on each rental, so you do not need to pay it upfront.
- Potential tax advantages.

Hire Purchase

Hire Purchase is also known as a Lease Purchase or HP. Hire Purchase is a loan or contract that is linked to a specific equipment purchase and is a way of obtaining the use of an asset before payment is completed.

The payments of the HP are in regular (typically monthly) instalments which includes a capital repayment plus interest followed by an option to purchase fee at the end of the term of the agreement. Ultimately by making these payments the customer will obtain ownership of the asset. The payment of the VAT is required upfront, at the beginning of the agreement.

The Process

- The customer selects an asset (equipment, vehicle, software).
- The finance company purchases the asset whilst agreeing to sell the asset on credit to the customer by way of the hire purchase agreement.
- The customer must make the agreed regular payments for the term of the agreement that cover the original cost of the asset.
- The customer is able to buy the asset at any time by giving notice to the owner (the finance company) and paying the balance of the HP price less a rebate.

The Benefits

- Funding secured against the equipment.
- Spreads the cost of the purchase of the equipment.
- Potential tax advantages.

At the end of the lease

Ownership will pass to you once an option to purchase fee is paid. The fee varies dependant on the funder. The fee is disclosed on HP agreement which you should check before signing and is available on request once the finance has been accepted.

Unsecured Loan

An unsecured loan is money lent from one party to another without any asset to secure its repayment.

The Process

- The customer requests funding for a specific purpose.
- The finance company advances funds to the customer.
- The customer must make the agreed regular payments for the term of the agreement that cover the cost of the funds advanced plus interest.
- The customer can terminate the agreement at any time by giving notice to the finance company and paying the balance of the agreement less a rebate.

The Benefits

- Funding can be used to fund a wide variety of purposes.
- Spreads the cost of expenses.

Please note: It may be that the actual products available to you are restricted due to the finance purpose, business structure or credit appetite of certain funders. All finance products will typically

include a Documentation Fee which is determined by the funder and usually collected with the first payment.

Identification and Verification

HPG is committed to providing the highest standard of compliance, including the need to properly:

- Identify and Verify; all of its customers, whether they be existing or prospective. As well as our regulatory responsibilities, HPG take the view that it is important to ensure that both the customers and their data, are consistently treated in a proper and professional manner. In order to achieve this, HPG strive to develop a strong relationship with each of their customers from the outset.

At the point of receiving either:

- An application for credit or personal data; the applicant is deemed to be a customer of HPG and they shall commence the verification process. HPG representatives may discuss generic matters with existing or prospective customers at any time. However, HPG representatives recognise the need to verify the identity of the caller before engaging in any customer-specific discussions (whether the HPG representative does so from memory or by accessing HPG's customer records).

Customer Identification

Incoming telephone calls

Customers will be asked to identify themselves at the beginning of the call by confirming their name and business name. Existing customers may be identified by our system through a match on the telephone number and in these cases, will be asked to just confirm their name.

Outgoing telephone calls

When an HPG representative makes an outbound telephone call to an individual's mobile, direct dial or switchboard telephone number, confirmation of the individual's name is acceptable for identification purposes.

Standard Verification

Before entering into any discussion with an individual which relates to information which is specific to a customer and/or individual person, including but not limited to:

- A customer's account;
- Proposal status;
- Financial circumstances; or
- Existing/previous transactions

The HPG representative must ensure that the individual:

1. That the customer has been identified;
2. Their identity is verified by means of one item from the following Verification List;
 - DOB held on file.
 - Deal reference number.
 - Mobile number.
 - Banking details.
 - Last funder.
 - Rental, repayment amount or total credit.
 - Equipment type.
 - Loan type/purpose.

Once an individual has been identified and verified, the HPG representative must also ensure that this individual is authorised to discuss this matter on behalf of the customer.

Reduced Verification

Due to the very nature of our business, HPG sales staff often build strong relationships with customers and the individuals representing those customers, particularly where customers have repeatedly entered into finance agreements arranged by HPG over a considerable passage of time. Where the particular HPG representative who is dealing with an individual, can in that particular instance confirm 3 of the following criteria, at least one of which must be one of the individual criteria set out at 1-3 below, then the HPG representative can follow our reduced verification process.

The criteria are as follows:

1. The HPG representative has known the individual for more than 6 months;
2. The HPG representative has met the individual;
3. The HPG representative has spoken to the individual within the last 48 hours;
4. HPG has arranged finance on behalf of the customer over a period of more than 12 months;
5. HPG has arranged finance for the customer in the last 12 months;
6. All identification information requested from the customer has been provided and is on file;
7. HPG's customer is an individual (as opposed to a partner or a director of a corporate entity);
8. The customer resides in the UK;
9. The customer has a UK bank account;
10. Written authority on file to deal with this individual.

In the event that the HPG representative is able to record on the system the relevant criteria, then they may follow a reduced due diligence procedure in respect of that telephone call, which only requires the individual and name of business to be identified, without the additional verification required by our standard process set out above.

Privacy Policy and GDPR compliance

HPG Holdings Ltd (“We”; “Us”) is committed to protecting and respecting your privacy. This Privacy Policy (together with our Terms and Conditions and any other documents referred to therein), sets out the basis on which any personal data We collect from you, or that you provide to Us, will be processed by Us. Please read this Privacy Policy carefully to understand our views and practices regarding your personal data and how We will treat it. By visiting www.thefundingstore.co.uk or www.farming-loans.co.uk or www.assetfunding.co.uk you are accepting and consenting to the practices described in this policy.

Data Controller

For the purpose of the Data Protection Act 1998 (the “Act”), the Data Controller is HPG Holdings Ltd (Company registration 11576714) having its registered office at Milton Keynes Business Centre, Foxhunter Drive, Linford Wood, Milton Keynes, MK14 6GD.

Received a marketing mailing from us?

Occasionally we send information on our services to businesses by post. The addressee information is from Companies House records and is not held thereafter by HPG Holdings Ltd. If you have received a mailing and would like to unsubscribe from future mailings you can email the reference number and company name that appears on your mailing to info@thefundingstore.co.uk. The following client data terms and terms of business do not apply (unless you subsequently enquire about our services and/or become a client) as this data is not retained by us, except the company name to ensure that we do not send those who unsubscribe to any future communications.

Legitimate Interest

We process your data when it is in our legitimate interests to do this and when these interests are not overridden by your data protection rights.

Our legitimate interests include:

- Ensuring the security and integrity of our services and in ensuring that our Website and Database operate effectively.
- Supplying services to our clients.
- Promoting, marketing and advertising our services.
- Sending promotional communications which are relevant and tailored to individual clients.
- Handling contact queries, complaints or disputes.
- Fulfilling our duties to our clients.

If you have received an email from us and would like to unsubscribe from future mailings, then please select the unsubscribe link that appears at the bottom of our emails.

Information we may collect from you

When you access our website www.thefundingstore.co.uk or www.farming-loans.co.uk or www.assetfunding.co.uk (the "Website"), We may collect and process the following data about you:

- Information that you provide when you use our Website, including any information you enter whilst using the services provided on our Website. We may also ask you for information when you report a problem with our Website;
- Information that you provide if you contact Us by telephone or in writing. This includes any personal information provided by you that enables Us to keep in touch with you. If you contact us in writing (including email), We may keep a copy of that correspondence or communication;
- Details of any third-party sites accessed via the Website; and
- Details of your visits to the Website and the pages that you access.

Information we collect about you. With regard to each of your visits to our site we may automatically collect the following information:

- Technical information, including the Internet protocol (IP) address used to connect your computer to the internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
- Information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number; and
- Information we receive from other sources. We may receive information about you if you use any of the other services we provide. In this case we will have informed you when we collected that data that it may be shared internally and combined with data collected on this site. We are also working closely with third parties (including, for example, business partners, sub-contractors in technical, payment and delivery services, advertising networks,

analytics providers, search information providers, credit reference agencies) and may receive information about you from them.

If you have provided Us with the personal data of another person, including providing us with their email address, you confirm that he/she consents to the processing of his/her personal data and that you have informed him/her of our identity as a Data Controller and provided him/her with a copy of this Privacy Policy and our Terms and Conditions.

Information about our use of cookies

Our Website may use cookies to distinguish you from other users of our Website. A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

In the event that the Website uses cookies, this will help us to provide you with a good experience when you browse our Website and will also allow us to improve the Website. By using our Website you agree to our use of cookies.

We may collect information about your mobile phone, computer or other device from which you access the Website including where available your IP address, operating system and browser type. This is statistical data about our users' browsing actions and patterns, and does not identify any individual. We use this data in aggregated form to compile reports and to help us improve the site, such as number of visitors to the site, where visitors have come to the site from and the pages they visited. For any user-level or event-level data collected (e.g. user ID, or Apple's identifier for advertisers) this is automatically deleted from Google Analytics after 26 months. The Google privacy policy can be found here.

You may block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, in the event that the Website uses cookies, our system will issue cookies as soon you visit it.

Location and retention of your information

We take appropriate measures to ensure that any information collected from you is kept secure and kept only for so long as is necessary for the purpose for which such information is used.

If any of your personal data changes, or if you have any questions about how We use data collected which relates to you, please contact Us using the details below.

We will endeavour to update your personal data within seven (7) working days of any new or updated personal data being provided to Us, in order to ensure that the personal data We hold about you is as accurate and up to date as possible.

Where we have given you (or where you have chosen) a password, which enables you to access certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted. Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our Website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

By submitting your personal data, you agree to transfer, storing or processing of your information. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Uses made of your information

We use information held about you in the following ways:

- To ensure that content from our Website is presented in the most effective manner for you and your device;
- To provide you with information, products and/or services that you request from Us or which We feel may interest you. Where we do so, we will only contact you by email or post;
- To carry out our obligations arising from any contracts entered into between you and Us;
- To allow you to participate in any interactive features of our Website, when you choose to do so;
- To provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you. If you are an existing customer, we will only contact you by electronic means (e-mail or SMS) with information about goods and services similar to those which were the subject of a previous sale or negotiations of a sale to you. If you are a new customer, and where we permit selected third parties to use your data, we (or they) will contact you by electronic means only if you have consented to this. If you do not want us to use your data in this way, or to pass your details on to third parties for marketing purposes, please tick the relevant box situated on the form on which we collect your data;
- Information we receive from other sources. We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive); and
- To notify you about changes to our services.

If you do not wish to receive communications from Us, please contact us at info@thefundingstore.co.uk or select the opt-out option in our emails.

Disclosure of your information

We may disclose your personal information to any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries as defined in section 1159 of the UK Companies Act 2006.

We may disclose your personal information to third parties:

- Business partners, suppliers and sub-contractors for the performance of any contract we enter into with you;
- Analytics and search engine providers that assist us in the improvement and optimisation of our site;
- Credit reference agencies for the purpose of assessing your credit score where this is a condition of us entering into a contract with you;
- In the event that We sell or buy any business or assets, in which case We may disclose your personal data to the prospective seller or buyer of such business or assets;
- If We or substantially all of our assets are acquired by a third party, in which case personal data held by it about our customers will be one of the transferred assets;
- If We are under a duty to disclose or share your personal data in order to comply with any legal obligation or in order to enforce or apply our Terms and Conditions and other agreements; or
- To protect the rights, property or safety of HPG Holdings Ltd , our customers or others.

Access to your information, correction and removal

You have the right to ask Us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if We intend to use your data for such purposes. You can exercise your right to prevent such processing at any time by contacting Us using the contact details below.

The Act gives you the right to access, correct or request the removal of information held about you.

For access requests your information will be provided within 30 days of your initial request. If your request is deemed unfounded or excessive we may notify you that there will be an administrative cost for providing this access request.

If you would like a copy of some or all of your personal information held, to correct information or to request the data removal, please contact Us on the contact details in the footer of this policy.

Please note that, we are required by our professional indemnity insurers to retain certain client data for a period of time following and during our client engagement. If your request for data removal is within this timeframe we will notify you, and we will remove all data which does not conflict with this obligation.

Advice

It is the responsibility of all of our clients / customers to seek professional financial advice, where this is appropriate, for the needs of your business and the type of product that you are interested in.

Before signing any agreement, you should read all the pre-contractual information and the credit agreement carefully to ensure that it is the best product for you and your business and that you understand the features of the selected product.

HPG Holdings Ltd only provide non-advised sales, we will provide information given to us by our selected funders based on the information that is provided to us by our clients / customers. We will

leave our clients / customers to make the choice on how they wish to proceed, however, the client / customer will receive sufficient information on the product to enable them to make an informed decision as to whether it meets their businesses demands and needs.

Our website(s) may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that We do not accept any responsibility or liability for these policies.

Changes to Terms of Business & Privacy Policy

We may update these Terms of Business from time to time and any changes will be notified to you via the e-mail address provided by you (if so authorised). The changes will apply immediately upon providing you with notice. If you do not wish to accept the new Terms and Conditions you should contact us immediately. Otherwise your continued instruction to HPG to source finance shall indicate your acceptance of the updated Terms of Business.

Contact

Questions, comments and requests regarding this Privacy Policy are welcomed and should be addressed to The Managing Director, HPG Holdings Ltd, Milton Keynes Business Centre, Foxhunter Drive, Linford Wood, Milton Keynes, MK14 6GD, info@thefundingstore.co.uk