

## TERMS & CONDITIONS

### MAV Commercial– Commercial Finance Brokerage

Last Updated: 04/01/2026



## 1. Introduction

1.1 These Terms & Conditions (“Terms”) govern the provision of commercial finance brokerage services (“Services”) by MAV commercial, a company registered in England and Wales with registered office at 250 Great West Road, Hounslow, TW5 0BJ (“we”, “us”, “our”), to the client (“you”, “your”).

1.2 By engaging our Services, you agree to be bound by these Terms. If you do not agree, you must not use our Services.

1.3 MAV Commercial is **not authorised or regulated by the Financial Conduct Authority (FCA)**. The Services relate solely to **business and commercial finance**, which is generally **not regulated by the FCA**.

## 2. Our Services

2.1 We act as an **independent commercial finance broker**, introducing clients to lenders who may be able to provide business finance products such as loans, asset finance, invoice finance, commercial mortgages, and other funding solutions.

2.2 We are **not a lender** and do not provide credit directly.

2.3 We do not guarantee that any lender will offer you finance, nor that any finance offered will meet your requirements.

2.4 Any indication of funding terms is **subject to lender approval**, underwriting, and due diligence.

2.5 Our Services are provided **only to clients acting for business purposes**. We do not provide services to consumers acting outside of a trade, business, or profession.

## 3. Client Responsibilities

3.1 You agree to provide complete, accurate, and up-to-date information as required by us or any lender.

3.2 You are responsible for ensuring that any finance you apply for is suitable for your business needs.

3.3 You authorise us to share relevant information and documentation with prospective lenders as necessary to provide the Services.

3.4 You warrant that you have the authority to enter agreements on behalf of your business or organisation.

## 4. Fees and Charges

4.1 Our fees may include:

- **Brokerage fees** payable by you;
- **Commissions** paid to us by lenders;
- **Arrangement or advisory fees**, where applicable.

4.2 You will be notified in writing of any fees payable before entering into any finance agreement.

4.3 Fees may be:

- Fixed,
- Percentage-based,
- Or payable upon successful completion of funding.

4.4 Unless otherwise stated, all fees are **non-refundable**.

## 5. Third-Party Lenders

5.1 We work with a panel of lenders but do not guarantee access to any specific lender or financial product.

5.2 We are not responsible for any lender's decisions, actions, omissions, or terms of finance.

5.3 Your agreement with any lender is **separate** from your agreement with us.

## 6. No Financial, Legal, or Regulated Advice

6.1 We do not provide legal, financial, accounting, or tax advice.

6.2 You should obtain independent professional advice before entering into any finance agreement.

6.3 As we are not authorised by the FCA, nothing we provide

constitutes **regulated financial advice** under the Financial Services and Markets Act 2000.

## **7. Confidentiality and Data Protection**

7.1 We handle your data in accordance with the **UK General Data Protection Regulation (UK GDPR)** and the **Data Protection Act 2018**.

7.2 By using our Services, you consent to the processing of your personal and business information for the purposes of obtaining finance.

7.3 We may conduct credit checks or share information with lenders, credit reference agencies, and fraud prevention organisations where legally permitted.

## **8. Limitation of Liability**

8.1 Nothing in these Terms limits liability for death or personal injury caused by negligence, fraud, or any other liability that cannot be limited by law.

8.2 To the maximum extent permitted by law, we shall not be liable for:

- Loss of profits, revenue, or business;
- Loss of data or reputation;
- Indirect or consequential losses;
- Decisions made by lenders or third parties.

8.3 Our total liability to you for any claims arising from the Services shall not exceed the total fees paid by you to us in the preceding 12 months.

## **9. Anti-Money Laundering (AML) & Compliance**

9.1 We may be required to conduct identity verification and AML checks.

Failure to provide requested documents may result in refusal or termination of Services.

9.2 Suspicious transactions may be reported to the relevant authorities without notifying you.

## **10. Termination**

10.1 You may terminate the Services at any time by written notice, subject to any fees due for Services already performed.

10.2 We may terminate the Services if:

- You breach these Terms;

- You provide misleading or fraudulent information;
- We believe continuation would breach regulatory or legal obligations.

10.3 Termination does not affect accrued rights or outstanding obligations, including payment of fees.

## 11. Complaints

11.1 We aim to provide high-quality service. If you have a complaint, please contact us at:

**Email:** [info@mavcommercial.com](mailto:info@mavcommercial.com)

**Address:** 250 Great West Road, Hounslow, TW5 0BJ

11.2 We will handle complaints in accordance with our Complaints Procedure, available upon request.

11.3 As we are not authorised or regulated by the Financial Conduct Authority, you may **not be eligible** to refer a complaint to the Financial Ombudsman Service. This does not affect your legal rights to pursue a claim through the courts.

## 12. Governing Law & Jurisdiction

12.1 These Terms shall be governed by the laws of **England and Wales**.

12.2 Any disputes shall be subject to the exclusive jurisdiction of the courts of **England and Wales**.

## 13. Amendments

13.1 We may update these Terms from time to time. Updates will be published on our website or communicated to you.

13.2 Continued use of our Services constitutes acceptance of any revised Terms.

## 14. Entire Agreement

14.1 These Terms constitute the entire agreement between you and us regarding the provision of the Services and supersede any prior agreements, representations, or discussions.

## 15. Website Disclaimer

The information provided on the MAV Commercial website and any related online content is **for general informational purposes only** and does not constitute financial, legal, or regulated advice.

Use of the website or any information contained on it **does not create a contractual or advisory relationship** between you and MAV Commercial.

While we aim to ensure that website content is accurate and up-to-date, we **make no representations or warranties** about the completeness, accuracy, reliability, or suitability of the information, products, or services on the site.

Any reliance on website information is **strictly at your own risk**, and MAV Commercial shall not be liable for any losses or damages arising from use of the website.