TERMS & CONDITIONS

Website Terms of Use

Legal entity	**STAGBOURNE FINANCIAL SOLUTIONS LIMITED**
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1. AGREEMENT TO TERMS

These Terms and Conditions constitute a legally binding agreement between you and STAGBOURNE FINANCIAL SOLUTIONS LIMITED ("Stagbourne", "we", "us" or "our") concerning your access to and use of https://stagbournefinancialsolutions.co.uk/ and any forms, content, applications or services made available through the website (together, the "Site").

By accessing or using the Site, submitting an enquiry, completing an application or providing information to us, you confirm that you have read, understood and agree to these Terms. If you do not agree, you should discontinue use of the Site.

These Terms govern use of the Site only unless we enter into separate written terms with you in connection with a particular finance transaction. Where separate facility, loan, security, broker, advisory or other contractual documents apply, those documents will govern the relevant transaction to the extent of any inconsistency.

We may amend these Terms from time to time. The updated version will be posted on the Site with a revised date. Your continued use of the Site after changes are posted constitutes acceptance of the updated Terms.

2. ABOUT STAGBOURNE AND THE SERVICES

Stagbourne provides information and assistance in relation to unregulated bridging finance and related property, business and investment finance opportunities. The Site is intended to provide general information and to allow prospective customers to make an enquiry or submit an application.

We may assess proposals, discuss potential terms, request supporting information, arrange or obtain valuations and undertake underwriting, due diligence and legal processes. We may also require evidence of an acceptable exit strategy.

Information on the Site is not, by itself, an offer to lend, a binding commitment to provide finance or a guarantee that any application will be accepted.

We may receive commission from lenders for arranging your finance. Commission rates and structures vary between lenders. Full details of the applicable commission structure, including how it is calculated and the amount payable, will be clearly disclosed to you during the application process.

3. IMPORTANT INFORMATION ABOUT FINANCE APPLICATIONS

Submitting an enquiry or application does not create an obligation on Stagbourne to provide finance. Any finance is subject to satisfactory due diligence, underwriting, valuation where required, legal documentation, availability of funds, an acceptable exit strategy and any other conditions we consider appropriate.

Indicative rates, fees, loan-to-value information, timescales and other examples shown on the Site are illustrative unless expressly confirmed by us in writing. Actual terms may vary according to the transaction, property, borrower, security, risk and circumstances.

Decision in Principle or other indicative approval is not a final loan approval and may be withdrawn or amended if information changes or further checks identify matters affecting the proposal.

You are responsible for obtaining your own independent legal, tax, financial and professional advice where appropriate before entering into any finance arrangement.

4. USER REPRESENTATIONS

By using the Site or applying for finance, you represent that: (a) you have authority to enter into these Terms; (b) information you provide is true, accurate, current and complete to the best of your knowledge; (c) you will promptly notify us if material information changes; (d) you will comply with applicable laws and regulations; and (e) you will not use the Site for an unlawful or fraudulent purpose.

If you provide information on behalf of a company, partnership, trust or another person, you confirm that you are authorised to do so and may provide the information for the stated purpose.

5. PROHIBITED ACTIVITIES

You must not use the Site to access or collect information by automated means without permission; interfere with the security or operation of the Site; introduce malicious software; impersonate another person; submit fraudulent, misleading or deliberately incomplete information; attempt to gain unauthorised access to systems or data; use the Site for unlawful purposes; or copy, reproduce or commercially exploit Site content without our written permission.

We may restrict or suspend access where we reasonably believe these Terms or applicable law have been breached.

6. INFORMATION YOU PROVIDE

You may be asked to provide personal, property, financial, business and transactional information in connection with an enquiry or application. You must ensure that information supplied to us is accurate and that you have permission to provide information relating to other people.

We may request supporting documents, which may include identification, proof of address, title registers and other documents relevant to the proposed transaction or our verification requirements.

7. INTELLECTUAL PROPERTY RIGHTS

Unless otherwise stated, the Site and its content, including text, graphics, branding, logos, layouts and other materials, are owned by or licensed to Stagbourne and are protected by applicable intellectual property laws.

Subject to these Terms, we grant you a limited, non-exclusive, non-transferable permission to access and use the Site for your personal or legitimate business purposes. You must not reproduce, modify, distribute, sell, publish or commercially exploit Site content without our prior written permission.

8. THIRD-PARTY WEBSITES AND SERVICES

The Site may contain links to third-party websites or services. These are provided for convenience and do not mean that Stagbourne endorses or controls them. We are not responsible for third-party content, availability, security, privacy practices or terms.

You should review the terms and privacy policies of third-party websites before using them or providing information.

9. SITE MANAGEMENT

We may monitor, maintain, modify or remove content from the Site and may restrict access where necessary to protect the Site, our business, users or third parties, or to comply with law.

We may take reasonable steps to investigate suspected misuse, fraud or unlawful activity and may provide information to competent authorities where legally permitted or required.

10. PRIVACY POLICY AND DATA PROTECTION

Our collection and use of personal data is described in our Privacy Policy, which forms part of these Terms. You can find our Privacy Policy on the Site.

We process personal data in accordance with applicable UK data protection legislation and our stated privacy practices. By using the Site, you acknowledge that information you provide may be processed for enquiries, applications, verification, underwriting, compliance, administration and related purposes as described in the Privacy Policy.

11. AML, KYC AND VERIFICATION

To protect against fraud, money laundering, terrorist financing and other financial crime, we may carry out customer due diligence and verification checks before or during an application and, where appropriate, during an ongoing relationship.

These checks may include a verification call, reviewing identification documents, requesting proof of address, obtaining title registers and checking that information in title registers is consistent with identification and application information. We may request additional evidence where reasonably required.

You agree to provide information and documents reasonably required for these checks. We may delay, decline, suspend or terminate an enquiry or application where required information is not provided, cannot be satisfactorily verified, or where we identify a compliance, fraud or financial-crime concern.

Information may also be checked against relevant public registers, databases and third-party sources where permitted by law.

12. APPLICATIONS, OFFERS AND FINANCE TERMS

All applications are subject to assessment and approval. We may request further information at any stage and may amend, decline or withdraw indicative terms where circumstances or information change.

Any binding finance arrangement will be governed by the final written contractual documents applicable to that transaction. Nothing on the Site overrides those documents.

We do not guarantee that an application will complete within any stated or indicative timescale. Transaction times can depend on valuations, legal work, third parties, title issues, borrower documentation, security and other factors outside our control.

13. FEES AND COSTS

Any fees, charges, interest, valuation costs, legal costs or other transaction expenses applicable to a finance proposal will be communicated as part of the relevant proposal or contractual documentation.

Where a fee or cost is payable to a third party, such as a valuer or legal adviser, responsibility for that cost will depend on the relevant engagement and transaction terms. You should review all cost information carefully before proceeding.

14. TERMINATION AND SUSPENSION

These Terms remain in force while you use the Site. We may suspend or terminate access to the Site or discontinue an application where we reasonably consider it necessary, including for breach of these Terms, inaccurate information, suspected fraud, compliance concerns or legal requirements.

Termination does not affect rights or obligations that have accrued before termination or provisions intended to continue after termination.

15. WEBSITE CHANGES AND INTERRUPTIONS

We may change, suspend or discontinue any part of the Site at any time. We do not guarantee uninterrupted or error-free availability.

Access may occasionally be unavailable because of maintenance, technical faults, security issues or circumstances outside our reasonable control. We will not be responsible for losses caused solely by temporary unavailability of the Site to the extent permitted by law.

16. CORRECTIONS AND ACCURACY OF INFORMATION

We aim to keep the Site accurate and up to date, but information may contain errors, omissions or become outdated. We reserve the right to correct or update information without notice.

Where a discrepancy exists between information on the Site and a formal written finance proposal or contractual document, the latter will take precedence.

17. DISCLAIMER

The Site is provided for general information and as a means of contacting or applying to Stagbourne. To the fullest extent permitted by law, we do not guarantee that the Site or its content will always be accurate, complete, current, secure or available.

Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited, including liability for fraud or fraudulent misrepresentation, or any other liability that applicable law requires us to retain.

18. LIMITATION OF LIABILITY

To the fullest extent permitted by law, Stagbourne will not be liable for indirect, incidental, special or consequential loss arising from use of the Site, including loss of profit, revenue, opportunity or data, except where such loss results from liability that cannot lawfully be excluded.

Nothing in these Terms limits any liability arising under a separate finance or contractual document beyond what that document permits.

19. INDEMNIFICATION

To the extent permitted by law, you agree to reimburse Stagbourne for reasonable losses, liabilities, costs or expenses arising directly from your unlawful use of the Site, fraud, deliberate misconduct, or material breach of these Terms, except to the extent caused by Stagbourne's own breach or negligence.

20. ELECTRONIC COMMUNICATIONS AND SIGNATURES

Visiting the Site, submitting forms and sending emails are electronic communications. You agree that we may communicate with you electronically in connection with enquiries and applications, subject to applicable law and any transaction-specific requirements.

Electronic signatures and electronic records may be used where legally valid and appropriate. Any finance transaction remains subject to the execution requirements of its formal documentation.

21. COMPLAINTS

If you have a complaint about our service, please contact us using the details below and provide sufficient information for us to investigate. We will acknowledge and handle complaints in accordance with our applicable procedures and legal obligations.

These Terms do not remove any rights you may have under applicable law or any rights arising under a separate contractual arrangement.

22. GOVERNING LAW AND JURISDICTION

These Terms are governed by the laws of England and Wales.

Subject to any mandatory legal rights or any different jurisdiction clause contained in a separate contractual document, the courts of England and Wales shall have exclusive jurisdiction to resolve disputes arising out of or in connection with these Terms.

23. MISCELLANEOUS

These Terms, together with any policies expressly incorporated into them, constitute the agreement governing your use of the Site.

If any provision is found to be unlawful or unenforceable, it shall be treated as severable and the remaining provisions will continue in effect.

No failure or delay by us in exercising a right constitutes a waiver of that right. We may assign or transfer our rights and obligations where permitted by law.

Nothing in these Terms creates a partnership, joint venture, employment or agency relationship between you and Stagbourne.

24. CONTACT US

If you have any questions about these Terms, the Site or our services, please contact:

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