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Date:

“Declaration for exemption relating to businesses”

“We are entering this agreement wholly or predominantly for the purposes of a business carried on by us or intended to be carried on by us.

We understand that we will not have the benefit of the protection and remedies that would be available to us under the Financial Services and Markets Act 2000 or under the Consumer Credit Act 1974 if this agreement were a regulated agreement under those Acts.

We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the lender and the borrower is unfair to the borrower.

We are aware that, if we are in any doubts as to the consequences of the agreement not being regulated by the Financial Services and Markets Act 2000 or the Consumer Credit Act 1974, then we should seek independent legal advice.”.

Name of Borrower..... Name of Borrower.....

Signature..... Signature

Date..... Date.....

YOUR COMPANY NAME is an Appointed Representative of Optimum ELITE, a trading name of Optimum Commercial Solutions Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services

Optimum Commercial Solutions Limited is included on the Financial Services Register under registration number 808754. You can check this via the FCA website www.fca.org.uk or by calling them on 0800 111 6768