



Metis First Ltd t/a Metis Funding Solutions- Terms and Conditions

Last Updated: Dec 2025

1. Definitions

In these Terms and Conditions:

“Metis Funding Solutions”, “we”, “us”, “our” means the finance brokerage trading as Metis Funding Solutions.

“Client” means the business entity, organisation, or authorised representative seeking finance options.

“Credit Provider” means any bank, lender, finance company, or other funding institution to whom we may submit an application.

“Services” means commercial finance brokerage services that involve assessing the Client’s needs and facilitating applications to Credit Providers.

2. Scope of Services

2.1 We will:

- a. assess the Client’s commercial finance requirements;
- b. collect and review financial and business information provided by the Client;
- c. identify potential finance options through our lender panel;
- d. prepare and submit finance applications to selected Credit Providers; and
- e. liaise with Credit Providers regarding applications on the Client’s behalf.

2.2 We do not:

- a. guarantee that any finance application will be approved;
- b. provide legal, tax, accounting, or investment advice; or
- c. act as an agent, representative, or employee of any Credit Provider.

3. Limited Lender Panel

3.1 Metis First Ltd t/a Metis Funding Solutions operates with a **limited panel of Credit Providers**, rather than a whole-of-market approach.

3.2 A list of panel lenders is available upon request.

3.3 We are not obliged to source finance from outside our panel.

4. Client Obligations

4.1 The Client must provide true, accurate, and complete information at all times.

4.2 The Client must promptly notify us of any change in the business’s financial position, ownership, or operational status.

4.3 The Client authorises us to:

- a. obtain and share information with Credit Providers as necessary to progress applications;
- b. act as the Client’s intermediary for communication with Credit Providers.

5. Fees and Charges

5.1 Any direct fees payable by the Client will be disclosed prior to the commencement of Services and set out in a separate fee disclosure document or engagement letter.

5.2 Fees may include:

- a. brokerage or arrangement fees payable by the Client;
- b. commissions or referral payments received from Credit Providers;
- c. administrative or service charges if applicable.

5.3 The Client agrees to pay any applicable fees in accordance with the agreed payment terms.

6. Commissions and Disclosure

6.1 We may receive commissions, referral fees, volume-based incentives, or other payments from Credit Providers.

6.2 Commission levels may vary between Credit Providers and may influence which lenders we introduce to the Client.

6.3 Upon written request, the Client is entitled to receive a full breakdown of any commissions or payments received in relation to their finance application.

7. Privacy, Data Protection and Confidentiality

7.1 We collect and process personal and business information in accordance with the **UK GDPR** and **Data Protection Act 2018**.

7.2 Information may be shared with:

- a. Credit Providers;
- b. credit reference agencies;
- c. professional advisers;
- d. service providers acting on our behalf;
- e. regulatory or governmental bodies where legally required.

7.3 We will take reasonable steps to protect information from loss, misuse, or unauthorised access.

7.4 Further details are provided in our **Privacy Policy**, which forms part of these Terms.

8. Credit Checks and Verification

8.1 The Client authorises us and any Credit Provider to conduct identity checks, credit searches, and verification checks on the business and its principals.

8.2 These searches may leave a record on credit files.

9. No Guarantee of Finance

9.1 We do not guarantee that:

- a. an application will be approved;
- b. any specific lender will provide finance; or
- c. the terms offered will meet the Client's expectations.

9.2 All lending decisions are made solely by Credit Providers, not by Metis Funding Solutions.

10. Limitation of Liability

10.1 To the fullest extent permitted by UK law, we are not liable for:

- a. losses resulting from actions or decisions taken by Credit Providers;
- b. delays, errors, or omissions caused by third parties;
- c. any loss arising from inaccurate information supplied by the Client;
- d. indirect, consequential, or economic losses.

10.2 Our total liability for any claim arising from the provision of Services is limited to the total amount of fees paid by the Client to us in connection with those Services.

11. Conflicts of Interest

11.1 We will disclose any actual or potential conflicts of interest that could influence the provision of Services.

11.2 If a conflict arises, we will take reasonable steps to manage or mitigate it in the interests of the Client.

12. Termination

12.1 Either party may terminate the engagement by written notice.

12.2 The Client remains responsible for paying all fees and charges incurred up to the date of termination.

12.3 If an application has been submitted to a Credit Provider prior to termination, we may still be entitled to commissions or fees.

13. Governing Law

These Terms and Conditions are governed by and construed in accordance with the **laws of England and Wales**, and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

14. Entire Agreement

These Terms constitute the entire agreement between Metis First Ltd t/a Metis Funding Solutions and the Client and supersede all prior agreements, proposals, or representations regarding the Services.