Effective Date: 1 August 2026
Last Updated: 1 August 2026

# Commercial Finance Disclaimer

This Commercial Finance Disclaimer applies to the website and services provided by **No1 Home Limited**, trading as **No1 Business** (“No1 Business”, “we”, “our”, or “us”).

Please read this disclaimer carefully before using our website or submitting an enquiry.

## 1. Our Role

No1 Business is a **commercial finance introducer**.

We introduce eligible UK businesses to a panel of carefully selected commercial lenders and finance providers who may be able to assist with business funding requirements.

We do **not**:

- lend money;
- make lending decisions;
- underwrite finance applications;
- provide regulated consumer credit services;
- act as an independent financial adviser;
- guarantee that finance will be offered.

Our role ends with introducing suitable business enquiries to one or more lenders. Any finance agreement is entered into directly between you and the lender.

## 2. Business Customers Only

Our services are intended exclusively for:

- UK Limited Companies;
- Limited Liability Partnerships (LLPs); and
- individuals authorised to act on behalf of those businesses.

We do not arrange or introduce:

- personal loans;
- consumer credit;
- mortgages;
- finance for sole traders; or
- services for individuals acting in a personal capacity.

## 3. No Guarantee of Funding

Submitting an enquiry to No1 Business does **not** guarantee that:

- finance will be available;
- an application will be accepted;
- any lender will make an offer;
- a specific loan amount will be approved;
- funding will be provided within a particular timeframe.

Every application is assessed independently by the relevant lender using its own underwriting policies, affordability criteria, fraud prevention measures, identity verification processes, and risk assessment procedures.

## 4. Lending Decisions

All lending decisions are made solely by the lender.

No1 Business has no authority to:

- approve or decline finance;
- influence a lender's credit decision;
- override underwriting criteria;
- negotiate mandatory lending policies on behalf of a lender.

If your application is declined, the decision belongs entirely to the lender.

## 5. Information You Provide

By submitting an enquiry, you confirm that:

- all information supplied is true, accurate and complete;
- you are authorised to provide the information on behalf of the business;
- you will notify us promptly if any material information changes during the application process.

Providing inaccurate or misleading information may result in your enquiry not being progressed or being declined by a lender.

## 6. Identity Verification and Credit Checks

No1 Business does not carry out credit checks. Where you choose to proceed with a funding application, your information may be shared with one or more commercial lenders, with your knowledge and consent.

Those lenders may carry out:

- identity verification;
- anti-fraud checks;
- anti-money laundering checks;
- Know Your Customer (KYC) procedures;
- credit searches; and
- affordability assessments,

in accordance with their own legal and regulatory obligations.

Any such checks are conducted solely by the lender and are subject to the lender's own privacy notice and terms.

## 7. No Financial Advice

The information provided on our website, in emails, during telephone conversations, or through other communications is intended for general information only.

Nothing provided by No1 Business constitutes:

- financial advice;
- legal advice;
- accounting advice;
- investment advice; or
- tax advice.

You should seek independent professional advice before entering into any finance agreement if you are unsure whether a product is suitable for your business.

## 8. Commercial Information

Figures discussed during our conversations, including indicative interest rates, repayment examples, loan amounts, approval times, and eligibility criteria, are illustrative only unless confirmed in writing by the lender.

Lenders may change their products, pricing, eligibility requirements, and terms at any time without notice.

## 9. Availability of Finance Products

The commercial finance market changes regularly.

Accordingly:

- funding products may be withdrawn;
- lending criteria may change;
- availability may vary by sector;
- eligibility requirements may change without prior notice.

No1 Business cannot guarantee that a product previously available will remain available at the time of your application.

## 10. Third-Party Lenders

Finance products are provided by independent third-party lenders.

Once your information has been shared with a lender, their:

- lending decision;
- contractual terms;
- privacy practices;
- complaint procedures; and
- customer support,

are outside the control of No1 Business.

Any finance agreement is strictly between you and the lender.

## 11. Fees

Unless expressly agreed in writing, No1 Business does not charge businesses for making an introduction to a lender.

If any fee becomes applicable for a particular service, this will be clearly disclosed before you decide whether to proceed.

You should carefully read all documentation provided by the lender before signing any agreement.

## 12. Communications

Where you make an enquiry, we may contact you regarding your funding request by:

- telephone;
- email; or
- WhatsApp, where you have given your permission during discussions.

We do not send unsolicited marketing emails or SMS messages.

Our outbound business marketing activities are carried out in accordance with applicable UK legislation, including the Privacy and Electronic Communications Regulations (PECR).

## 13. Limitation of Liability

To the fullest extent permitted by law, No1 Home Limited shall not be liable for any direct, indirect, incidental, consequential, or economic loss arising from:

- a lender declining your application;
- delays in processing;
- changes to lending criteria;
- withdrawal of finance products;
- reliance on indicative information;
- decisions made by third-party lenders;
- business interruption;
- loss of profits;
- loss of revenue;
- loss of opportunity.

Nothing in this disclaimer excludes liability where such exclusion would be unlawful.

## 14. Website Content

We make reasonable efforts to ensure that information published on our website is accurate at the time of publication.

However, we do not guarantee that:

- all information is complete;
- all information remains current;
- the website will always be available without interruption;
- any information is free from typographical or technical errors.

Website content may be updated or removed without prior notice.

## 15. Intellectual Property

All content on this website, including text, graphics, branding, logos, layouts, and design elements, is owned by or licensed to No1 Home Limited unless otherwise stated.

No part of this website may be reproduced, copied, distributed, or used for commercial purposes without our prior written permission.

## 16. Governing Law

This disclaimer is governed by the laws of England and Wales.

Any dispute arising in connection with this disclaimer or our services shall be subject to the exclusive jurisdiction of the courts of England and Wales.

## 17. Contact Us

If you have any questions regarding this Commercial Finance Disclaimer, please contact:

**No1 Home Limited** Trading as **No1 Business**

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