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

Terms & Conditions

These Terms & Conditions ("Terms") govern your access to and use of the website and services provided by **No1 Home Limited**, trading as **No1 Business** ("No1 Business", "we", "our", or "us").

By accessing our website, submitting an enquiry, communicating with our representatives, or using our services, you confirm that you have read, understood, and agree to be bound by these Terms.

If you do not agree with these Terms, you must not use our website or services.

1. Definitions

For the purposes of these Terms, the following definitions apply:

Business Customer means a United Kingdom Limited Company or Limited Liability Partnership (LLP) seeking commercial finance.

Commercial Finance means business lending products offered by third-party lenders, including but not limited to unsecured business loans, merchant cash advances, revenue-based finance, revolving credit facilities, invoice finance, asset finance and other commercial funding solutions.

Finance Provider or **Lender** means any regulated bank, specialist lender, finance company, or commercial funding provider to whom No1 Business may introduce a Business Customer.

Introduction means the referral of a Business Customer to one or more finance providers for consideration of a funding application.

Website means www.no1business.co.uk and any associated web pages operated by No1 Home Limited.

Services means the commercial finance introduction services provided by No1 Business.

2. About No1 Business

This website is owned and operated by:

No1 Home Limited Trading as **No1 Business**

Company Registration Number: **09830263**

Registered Office:

Forest Links Road
Ferndown
Dorset
England
BH22 9PH

Telephone: **0330 124 3182**
General Enquiries: **hello@no1business.co.uk**
Privacy Enquiries: **dataprotection@no1business.co.uk**

No1 Business is a commercial finance introducer that assists eligible UK businesses in obtaining access to business finance through a carefully selected panel of commercial lenders and finance providers.

Our role is limited to introducing businesses to lenders who may be able to assist with their funding requirements.

3. Acceptance of These Terms

By accessing our Website or using our Services, you confirm that:

- you have read these Terms in full;
- you agree to comply with them;
- you are legally capable of entering into binding agreements;
- where acting on behalf of a business, you are authorised to do so.

If you do not agree with these Terms, you must immediately discontinue use of our Website and Services.

4. Scope of Our Services

No1 Business operates exclusively as a commercial finance introducer.

Our Services include:

- discussing business funding requirements;
- assessing basic business eligibility;
- gathering information required to understand your funding needs;
- identifying suitable commercial finance products;
- introducing eligible businesses to one or more commercial lenders;
- facilitating communication between customers and lenders during the early stages of an application.

Our Services do **not** include:

- lending money;
- underwriting applications;
- approving or declining finance;
- providing regulated consumer credit;
- providing legal advice;
- providing tax advice;
- providing investment advice;
- providing regulated financial advice.

Any finance agreement is entered into directly between the customer and the chosen lender.

5. Eligibility

Our Services are available only to:

- UK Limited Companies;
- Limited Liability Partnerships (LLPs);
- directors;
- shareholders;
- authorised officers;
- individuals authorised to act on behalf of a business.

We do not provide services to:

- consumers seeking personal finance;
- sole traders;

- partnerships without limited liability;
- individuals acting in a personal capacity;
- persons under the age of eighteen.

We reserve the right to refuse or discontinue our Services where we believe an enquiry falls outside our eligibility criteria.

6. No Guarantee of Finance

Submitting an enquiry through our Website or speaking with our representatives does not guarantee that:

- finance will be available;
- a lender will accept an application;
- any specific funding amount will be offered;
- any lender will make an offer of finance;
- finance will be completed within any particular timeframe.

Every finance application is assessed independently by the lender according to its own underwriting criteria, affordability assessments, fraud prevention procedures, identity verification processes and internal lending policies.

No1 Business has no authority to influence or override a lender's decision.

7. Information Provided by You

When contacting No1 Business, you agree that all information supplied is:

- accurate;
- complete;
- truthful;
- up to date;
- supplied with proper authority.

You agree to notify us promptly if any information relevant to your enquiry changes during the application process.

We reserve the right to discontinue an enquiry where inaccurate, misleading or fraudulent information is provided.

8. Contact Forms and Website Enquiries

Our Website provides a contact form allowing businesses to request further information or discuss funding requirements.

By submitting a contact form, you acknowledge that:

- submission of an enquiry does not constitute an application for finance;
- completion of the form does not guarantee funding;
- we may contact you to discuss your enquiry;
- additional information may be requested to assess whether your business may be suitable for introduction to a lender.

Any information submitted through the Website is processed in accordance with our Privacy Notice.

9. Telephone, Email and WhatsApp Communications

Where you provide your contact details, you consent to us communicating with you regarding your enquiry.

Communications may take place by:

- telephone;
- business email; or
- WhatsApp, where you have expressly agreed during discussions.

We do not send unsolicited marketing emails or SMS messages.

WhatsApp communication is used solely to facilitate your funding enquiry, request supporting documentation, or provide updates after you have given your permission.

10. Telephone Marketing Compliance

No1 Business conducts business-to-business outbound marketing in accordance with applicable UK legislation, including the Privacy and Electronic Communications Regulations (PECR).

Before contacting businesses, telephone numbers are screened against the:

- Telephone Preference Service (TPS); and
- Corporate Telephone Preference Service (CTPS).

Screening is carried out on a regular basis to help ensure marketing activities remain compliant with applicable regulations.

If you ask us not to contact your business again, we will record your preference and take reasonable steps to ensure that future marketing communications cease.

11. Commercial Finance Introductions

Where your business meets the initial eligibility criteria, No1 Business may introduce your enquiry to one or more commercial lenders from our panel.

Any lender may:

- request additional documentation;
- carry out identity verification;
- perform anti-fraud checks;
- conduct affordability assessments;
- undertake credit assessments where appropriate;
- request further evidence regarding your business.

No1 Business does not perform credit checks itself and does not make lending decisions.

Any offer of finance is made solely by the lender under its own terms and conditions.

12. Fees

Unless otherwise agreed in writing, No1 Business does not charge businesses for introducing them to a lender.

Where any chargeable service is offered in the future, full details of the applicable fees will be disclosed before any agreement is entered into.

You should carefully review all documentation provided by the lender before accepting any finance offer.

13. Reliance on Website Information

The information contained on this Website is provided for general informational purposes only.

Although we make reasonable efforts to ensure that the information is accurate at the time of publication, we do not warrant or guarantee that:

- all content is complete;
- all information remains current;
- every finance product described remains available;
- any lender's eligibility criteria remain unchanged.

Nothing published on this Website should be interpreted as legal, tax, accounting, investment or financial advice.

Independent professional advice should always be obtained where appropriate.

Part 2 – Information Security, Data Protection, Data Retention, Complaints & Accessibility

14. Information Security

No1 Business recognises that protecting customer information is fundamental to maintaining trust and delivering our services responsibly.

We implement appropriate technical, organisational and physical security measures designed to safeguard personal and business information against unauthorised access, misuse, alteration, disclosure or destruction.

Our security controls include, but are not limited to:

- Secure encrypted servers for the storage of customer information.
- Role-based access controls to ensure employees can only access information necessary for their duties.
- Multi-factor authentication for authorised systems where appropriate.
- Password-protected user accounts with controlled access permissions.
- CCTV monitoring within operational areas.
- Continuous monitoring of system access and operational activity.
- Secure disposal of information when no longer required.

These measures are reviewed periodically to ensure they remain appropriate for the nature of our business and the information we process.

15. Operational Security Standards

To minimise the risk of unauthorised disclosure of customer information, strict operational controls apply within our outsourced customer operations.

These include:

- No mobile phones permitted within the operational floor.
- No paper documents, notebooks or handwritten notes.
- No removable storage devices.
- Restricted computer workstations.

- Access limited to authorised business applications.
- Use of our secure in-house Customer Relationship Management (CRM) system.
- Access to customer information strictly on a need-to-know basis.

Employees and authorised contractors are expected to comply with these operational security requirements at all times.

Failure to do so may result in disciplinary action, removal of system access or termination of contractual arrangements.

16. Outsourced Operations

To support our services efficiently, certain operational activities are carried out by a trusted outsourcing partner located in India.

Our outsourcing partner processes information solely on our documented instructions and is contractually required to:

- maintain strict confidentiality;
- implement appropriate technical and organisational security measures;
- comply with applicable data protection obligations;
- restrict access to authorised personnel only; and
- process customer information solely for the purpose of delivering authorised services on behalf of No1 Business.

Customer information remains under the control of No1 Business and is protected through contractual safeguards and security controls.

17. Data Protection

No1 Business processes personal information in accordance with:

- the UK General Data Protection Regulation (UK GDPR);
- the Data Protection Act 2018; and
- other applicable UK data protection legislation.

Information is collected only where necessary to:

- assess business funding requirements;
- respond to customer enquiries;
- facilitate introductions to commercial lenders;
- comply with legal obligations; or
- improve the quality of our services.

Further information regarding how personal information is processed can be found in our Privacy Notice.

18. Data Retention

We retain information only for as long as necessary to fulfil the purpose for which it was collected or where required by law.

Our standard retention periods are:

Record Type	Standard Retention Period
Unsuccessful or declined enquiries	Up to 90 days
Successful introductions	Up to 6 months
Telephone call recordings	Up to 3 months
Operational records required by law	As required by applicable legislation

At the end of the relevant retention period, information is securely deleted, anonymised or otherwise disposed of using appropriate methods.

Where legal proceedings, regulatory investigations or contractual obligations require longer retention, information may be retained until those matters have concluded.

19. International Processing

Some customer information may be accessed by authorised personnel employed by our approved outsourcing partner in India.

Appropriate safeguards are maintained to ensure that customer information continues to receive an equivalent level of protection, including:

- contractual confidentiality obligations;
- restricted system access;
- encrypted storage;
- controlled user permissions;
- secure communications; and
- operational security monitoring.

International processing is undertaken solely for the purpose of delivering our services efficiently and securely.

20. Anti-Spam & Marketing Communications

No1 Business is committed to responsible business-to-business marketing.

We do not:

- send unsolicited marketing emails;
- send unsolicited marketing SMS messages;
- sell customer contact information;
- purchase consumer marketing lists.

Our outbound marketing activity is directed exclusively towards eligible business organisations.

Telephone marketing activities are conducted only after business telephone numbers have been screened against the Telephone Preference Service (TPS) and Corporate Telephone Preference Service (CTPS) in accordance with our compliance procedures.

Where a customer indicates that they no longer wish to receive communications from us, we will record and respect that preference.

21. Customer Communications

Following an enquiry, we may communicate with you regarding your funding request using:

- telephone;
- business email; or
- WhatsApp, where permission has been provided during discussions.

Communications are limited to matters directly relating to your enquiry, funding application or supporting documentation.

We do not use automated marketing systems or automated messaging platforms for promotional purposes.

22. Complaints Procedure

We are committed to delivering a professional and transparent service.

If you are dissatisfied with any aspect of our service, we encourage you to contact us as soon as possible.

Complaints may be submitted by:

Email: dataprotection@no1business.co.uk

Telephone: 0330 124 3182

Where possible, complaints should include:

- your name;
- business name;
- contact details;
- a description of the issue; and
- any supporting information.

We aim to:

- acknowledge complaints promptly;
- investigate concerns fairly;
- keep you informed of progress where appropriate; and
- provide a written response once our investigation has concluded.

If your complaint relates to a finance agreement or lending decision, you may also need to contact the relevant lender directly, as lending decisions are made independently by the lender.

23. Accessibility

No1 Business is committed to making its website accessible to as many users as reasonably possible.

We continually seek to improve the usability and accessibility of our website by:

- using clear and consistent navigation;
- providing readable content;
- maintaining responsive page layouts;
- supporting modern web browsers;
- working towards recognised accessibility good practice where practical.

If you experience any difficulty accessing information on our website, we encourage you to contact us so that we can provide the information in an alternative format where reasonably possible.

24. Policy Updates

No1 Business may review and update these Terms & Conditions from time to time to reflect:

- changes in legislation;
- regulatory guidance;
- operational improvements;
- security enhancements; or
- changes to our services.

The latest version will always be published on our website together with the effective date.

Your continued use of our website or services following publication of any updates constitutes acceptance of the revised Terms.

Part 3 – Intellectual Property, Liability & General Legal Provisions

25. Intellectual Property

Unless otherwise stated, all intellectual property rights relating to this Website and its contents are owned by or licensed to **No1 Home Limited**.

This includes, but is not limited to:

- The No1 Business name and branding
- Logos and graphics
- Website design and layout
- Text and written content
- Images and downloadable materials
- Source code
- Databases
- Software and functionality

These materials are protected by copyright, trade mark and other applicable intellectual property laws.

Nothing contained on this Website grants any licence or right to use our intellectual property without our prior written consent.

26. Permitted Use

You may:

- View pages from this Website;
- Download or print pages for your own legitimate business reference;
- Share links to publicly available pages.

You may not:

- Copy or reproduce substantial parts of the Website;
- Republish Website content elsewhere;
- Modify or adapt Website content;
- Sell or commercially exploit Website material;
- Use our branding without written permission;
- Create derivative works based upon our content.

Any unauthorised use may result in legal action.

27. Acceptable Use

When using our Website you agree that you will not:

- Use the Website for unlawful purposes;
- Attempt to gain unauthorised access to any system;
- Introduce malware, viruses or malicious software;
- Attempt to interfere with Website security;
- Conduct denial-of-service attacks;
- Use automated software or bots to scrape Website content;
- Upload false or misleading information;
- Impersonate another individual or business;
- Attempt to access confidential information.

We reserve the right to suspend or permanently block access where misuse is suspected.

28. Third-Party Websites

Our Website may contain links to third-party websites for your convenience. These links do not constitute an endorsement or recommendation.

We have no control over third-party websites and accept no responsibility for:

- Their content;
- Their availability;

- Their privacy practices;
- Their security;
- Their products or services.

You access third-party websites entirely at your own risk.

29. Accuracy of Information

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

However, commercial finance products, lending criteria and market conditions change regularly.

Accordingly, No1 Business does not guarantee that:

- Every funding product described remains available;
- Interest rates remain unchanged;
- Eligibility criteria remain the same;
- Processing times remain consistent;
- Information published is completely free from errors or omissions.

Information provided on this Website should not be relied upon as a substitute for professional financial, legal, tax or accounting advice.

30. Website Availability

Although we aim to maintain continuous access to our Website, we cannot guarantee uninterrupted availability.

Access may occasionally be affected by:

- Scheduled maintenance;
- Software updates;
- Security improvements;
- Technical faults;
- Internet outages;
- Circumstances beyond our reasonable control.

We reserve the right to suspend, modify or withdraw any part of the Website without prior notice.

31. Limitation of Liability

To the fullest extent permitted by law, No1 Home Limited excludes liability for any loss or damage arising directly or indirectly from:

- Use of this Website;
- Reliance on Website content;
- Inability to access the Website;
- Delays in responding to enquiries;
- Decisions made by commercial lenders;
- Declined finance applications;
- Withdrawal or amendment of finance products;
- Technical interruptions;
- Data transmission delays;
- Third-party services linked from our Website.

This includes, without limitation:

- Loss of profit;
- Loss of business;
- Loss of revenue;
- Loss of opportunity;
- Loss of anticipated savings;
- Business interruption;
- Indirect or consequential loss.

Nothing within these Terms excludes liability that cannot legally be excluded under the laws of England and Wales.

32. Indemnity

You agree to indemnify and hold harmless No1 Home Limited, its directors, employees, contractors and authorised representatives against any claims, liabilities, losses, damages, costs or expenses arising from:

- Your breach of these Terms;
- Your misuse of the Website;
- Information provided by you that is inaccurate or misleading;
- Any unlawful activity carried out using our Website.

33. Force Majeure

No1 Business shall not be liable for any failure or delay in performing its obligations where such failure results from circumstances beyond our reasonable control.

These circumstances may include, but are not limited to:

- Natural disasters;
- Fire;
- Flood;
- Pandemic;
- Industrial disputes;
- Terrorist incidents;
- Government restrictions;
- Cyber-attacks;
- Failure of telecommunications networks;
- Power failures;
- Internet outages.

During such events, our obligations will be suspended for the duration of the disruption.

34. Severability

If any provision of these Terms is found by a court of competent jurisdiction to be invalid, unlawful or unenforceable, that provision shall be severed from the remaining Terms.

The remaining provisions shall continue in full force and effect.

35. Waiver

Any failure by No1 Business to enforce any provision of these Terms shall not constitute a waiver of that provision or of any other rights available to us.

36. Entire Agreement

These Terms, together with our:

- Privacy Notice; and
- Commercial Finance Disclaimer,

constitute the entire agreement governing your use of our Website and services.

They supersede any previous website terms or statements relating to the use of our Website.

37. Changes to These Terms

We reserve the right to amend these Terms at any time.

Any amendments will become effective immediately upon publication on our Website unless otherwise stated.

You should review these Terms periodically to ensure you remain aware of the latest version.

Continued use of the Website following any update constitutes acceptance of the revised Terms.

38. Governing Law and Jurisdiction

These Terms shall be governed by and interpreted in accordance with the laws of England and Wales.

Any dispute arising from or relating to these Terms, our Website or our Services shall be subject to the exclusive jurisdiction of the courts of England and Wales.

39. Contact Information

If you have any questions regarding these Terms & Conditions, please contact:

No1 Home Limited Trading as **No1 Business**

Registered Office:

Forest Links Road
Ferndown
Dorset
England
BH22 9PH

Telephone:	**0330 124 3182**
General Enquiries:	**hello@no1business.co.uk**
Privacy Enquiries:	**dataprotection@no1business.co.uk**
Website:	**www.no1business.co.uk**

Document Hierarchy

These Terms & Conditions should be read alongside:

1. **Privacy Notice** – Explains how we collect, use, store and protect personal information.
2. **Commercial Finance Disclaimer** – Explains our role as a commercial finance introducer, the limitations of our services, and the responsibilities of lenders.

Together, these documents form the legal framework governing your use of the No1 Business website and services.