

YouLend- Important Information

The YouLend finance products are brought to you by YouLend Limited, t/a YouLend.

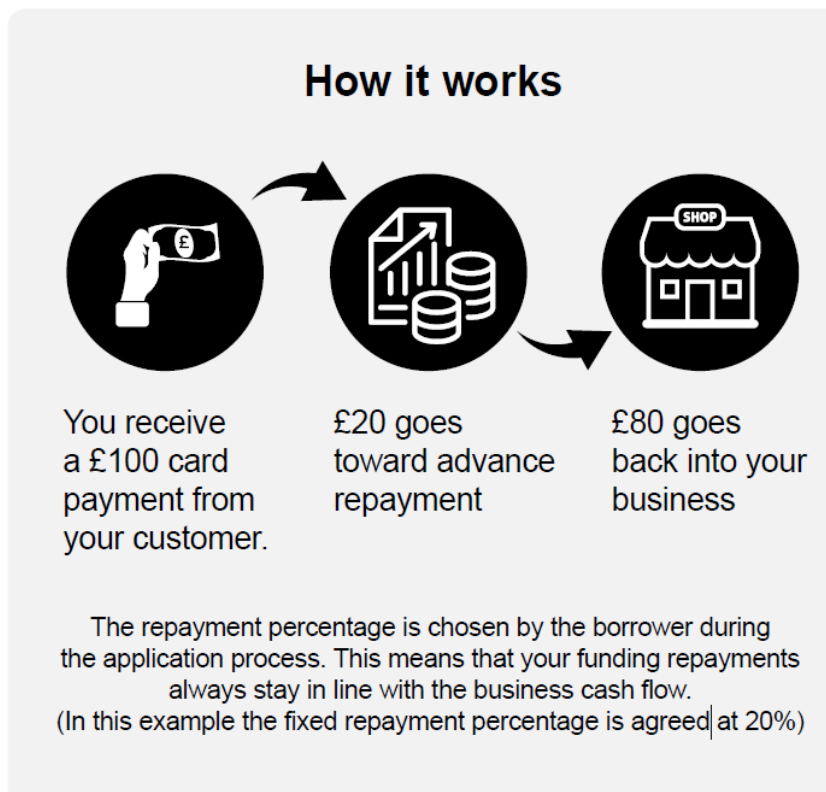
Product Explanation

There are two types of financing products available:

1. **Cash Advance**- this is a sale of future card receivables only, not a loan. This is available for unincorporated entities, such as sole traders and small partnerships.
2. **Loan Advance**- This is an unsecured amortising loan with a fixed maturity date. This is only available to incorporated entities.

Any credit to be provided to a merchant as borrower for either product is to be applied for business purposes relating to the merchant only and not for the benefit of any other person.

How It Works



YouLend Product Key Information & Eligibility Criteria

- In order to be eligible for either product, the business must be trading for 3 months or more, with a minimum of £1,500 in card transactions per month.
- With respect to any prequalified offer you may receive, the prequalified offer is indicative and is calculated using 12 months' trading activity of a similar business type and size, and intended as a guide only. The final amount shall be confirmed by YouLend in their sole discretion

- The Cash Advance and Loan Advance products are available to existing Handepay merchants receiving acquiring services from an acquiring provider organised through Handepay. In order to apply for either product, you must not have entered into any other agreement with third parties for the sale of your receivables.
- If you do not receive acquiring services organised through Handepay, an alternative may be available.
- Please be aware that you are borrowing as a merchant borrower for business purposes only. The cash advance and/or loan advance agreements entered by the merchant borrower will **not** be subject to the regulation and legal protections applicable to loans that are consumer credit or regulated mortgage contracts.

All Cash Advance and Loan Advance applications are processed by the independent service provider YouLend Limited.