

Handepay Ltd- Status Disclosure

Handepay Ltd, part of the PayPoint Group, is authorised and regulated by the Financial Conduct Authority (FCA) as a credit broker. This document is designed by the FCA to be given to consumers considering obtaining certain financial products or services, to explain what it is you are being offered. Please ensure you read this document and use the information within to decide whether the services we are introducing you to are right for you.

Supervision

Handepay Ltd is authorised and regulated by the Financial Conduct Authority under FRN: 673564 for credit broking activities. Handepay is a not a lender.

The Financial Conduct Authority, 25 The North Colonnade, London E14 5HS, is the responsible supervisory authority under the Consumer Credit Act 1974.

You can check our regulatory status on the FCA register by visiting the FCA website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

Services We Provide

Handepay is a credit broker and not a lender.

Handepay introduce customers to other financial service providers to receive services from them directly. Our introduction activities include both regulated and unregulated introduction activities and are in relation to both regulated and unregulated services. These may include products such as card acquiring services, card terminal hire, asset financing options for your business, and other business support services such as electronic point of sale products.

We are not an independent financial advisor and we act in our own interests in respect of arranging finance. We do not act on your behalf. In legal terms, this means we provide neither disinterested advice nor undivided loyalty. We are not your agent nor your fiduciary.

We do not assess the wider market for acquiring services or financing providers providers; nor do we provide any advice on whether the introductions we offer represent the best value you could obtain on the wider market. **You should always consider your individual circumstances when entering into financial agreements.**

We can only provide you with limited options when introducing you to the lenders we work with (details can be provided on request). We will explain the products available to you from our partners and explain the key details including the costs and the benefits and risks with the products, however no advice or recommendations will be made. **You will then be able to make your own choice about how to proceed.**

Financing Providers

If you are looking for card terminal leasing, we can only introduce you to one finance company, which is Merchant Rentals Limited.

If you are looking for asset finance, we can only introduce you to one finance company, which is Lloyds Bank Plc, trading as Lloyds Asset Finance.

Not all of our introduction activities are regulated. This means that certain credit broking activities (for example brokering of credit products for corporate businesses) and certain other unregulated introduction activities (such as electronic point of sale services) are not afforded the same protections and are not governed by the FCA. The terms and conditions of the product you receive should make this clear, however, if you are not sure, you can contact us on 0333 005 0999 for more information.

How We Get Paid (Finance Products)

Handepay does not charge you a fee for an introduction to the finance company but we will receive a commission from the finance companies we work with (either as a fixed fee or as a fixed percentage of the amount financed). How we get paid will depend on the type of product or service you decide to take out through us. Some lenders may also provide preferential rates to us and may also provide financial support for our training and marketing.

If you wish you know the exact amount of commission payable for a particular deal, you can ask us and we will disclose it to you. If you are not happy with the commission amount you can choose not to consent and not to proceed with the transaction. The commission paid to us is included within the cost of your finance. These arrangements are negotiated with the finance companies in advance and we are unable to alter the structure of the arrangement.

Our Partners

Handepay acts as an introducer and credit broker for terminal hire provider Merchant Rentals Limited (also part of the PayPoint Group) and for Lloyds Banking Group in respect of the business bank account (with overdraft facility) and commercial credit card offerings.

Handepay also has relationships with a limited number of acquiring partners including WorldPay, Evo Payments and Lloyds Cardnet. Handepay's activities as an introducer and Independent Sales Organisation (ISO) for card acquiring services are not regulated.

Handepay also has relationships with other providers of business support services such as YouLend Ltd and Smart Volution Limited. Handepay's activities in relation to such services are not regulated.

Credit Searches

By providing your credit details, you will be giving us (or the finance company, as appropriate) authority to submit a credit application on your behalf to our credit providers, where required, who will record a search on your credit file.

Dispute Resolution & Complaints

We work hard to ensure that our credit broking activities are fair and that our communication to our customers are clear and not misleading. However, if you are unhappy with any aspect of our service please contact the Complaints Department either by writing to us at our registered address or emailing: complaints@handepay.co.uk.

We will endeavour to resolve your finance agreement related complaint as quickly as possible, if however you are not satisfied with our Final Response, or it has been more than eight weeks since we received

your complaint, and it relates to a regulated credit product, you may be able to refer your complaint to the Financial Ombudsman Service. Details about how to contact the Financial Ombudsman Service can be found here www.financial-ombudsman.org.uk or by telephoning 0845 080 1800.

If your complaint does not relate to a regulated activity or service, you will not be covered by the Financial Ombudsman Service.

Are We Covered By The Financial Services Compensation Scheme (FSCS)?

Please note that finance products and our credit broking activities are not covered by the Financial Services Compensation Scheme.

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