

Welcome  
aboard.



# Hello there.

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**We're Together – a lender for the new normal, established in 1974.**

We started out as one man, giving one loan. But since then we've grown into one of the finance industry's best-kept secrets. Offering a range of mortgage and secured loan products, we understand ambitious businesses – because we're one too.

And we understand the world around us. It's a world that looks very different to when we issued our first loan over 40 years ago – the world of business in particular.

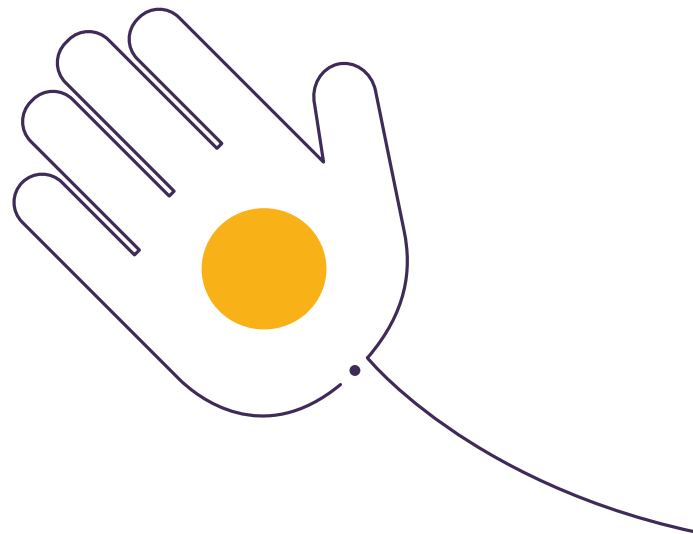
There are new industries, new opportunities, new challenges and new trends. So the same old approach to lending doesn't always cut it. It's why, here at Together, we

strive to help business borrowers by using one thing that never goes out of fashion: common sense.

We've created this Welcome Pack to help you get started, and answer simple questions regarding the ongoing life of your loan with us. We know that there's rarely time to waste – so everything you should need is sensibly laid out, and should be easy to understand.

If there's anything you need to know that we've missed, please give us a call. We'll happily discuss anything over the phone, and you can find the phone numbers you need in the pack.

**Thanks.**



# Getting in touch.

We have a team of experts waiting to hear from you.

<p><b>General enquiries</b> Please notify us of any changes to your circumstances, bank details, or request a settlement figure.</p>	<p>0161 333 7415 <a href="mailto:commercialcustomercare@togethermoney.com">commercialcustomercare@togethermoney.com</a></p>	<p>9am – 5:30pm (Mon – Fri)</p>
<p><b>Make a payment or discuss payment difficulties</b> If you're struggling to meet your repayments, or anticipate this happening in future, we're here to help. If you miss a payment, you can pay by card online or over the phone.</p>	<p>0161 333 7416 <a href="mailto:commercialcollections@togethermoney.com">commercialcollections@togethermoney.com</a></p>	<p>9am – 5:30pm (Mon – Fri)</p>
	<p>Pay online: <a href="https://togethermoney.com/pay/">togethermoney.com/pay/</a></p>	<p>24hrs</p>
<p><b>Request additional borrowing</b> We're always happy to discuss your options if you need to extend your loan, or take out additional finance.</p>	<p>0161 933 7098 <a href="mailto:salesandrelationshipsteam@togethermoney.com">salesandrelationshipsteam@togethermoney.com</a></p>	<p>9am – 8:00pm (Mon – Thu), 9am - 7pm (Fri)</p>

We're constantly striving to improve the quality of our service, so we may contact you to request feedback after we speak on the phone.

If you require documents in alternative formats (for example, large print or Braille), these are available on request.



# Supporting you now, and in the future.

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Relationships are important to us, so our team of commercial finance experts are here to support you throughout the life of your loan account with us. If you need to arrange additional borrowing or wish to refinance, we have a range of secured finance products available. We'll talk you through all the options so you can make an informed decision.

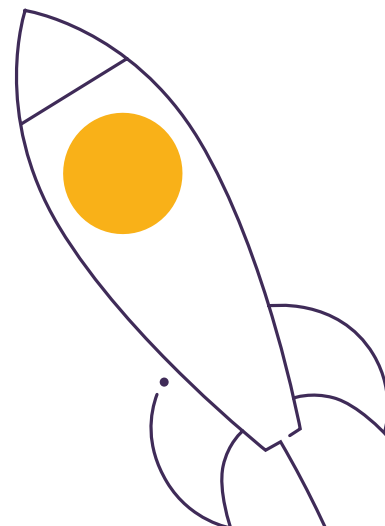
## Talk to us about:

- Commercial mortgages.
- Buy to let mortgages.
- Fixed-term commercial loans.
- Short-term ('Bridging') loans.
- Auction finance.
- Development finance.

To request additional borrowing or refinancing,  
call **0161 933 7098**  
or email [salesandrelationshipsteam@togethermoney.com](mailto:salesandrelationshipsteam@togethermoney.com).

Any property used as security may be repossessed if you don't make the repayments..

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Together Commercial Finance Limited | Registered in England and Wales - Company Registration Number 02058813.  
Registered office: Lake View, Lakeside, Cheadle, Cheshire SK8 3GW.



# Protect yourself against cyber-crime.

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We're proud to support the national 'Take Five' awareness campaign, which encourages everyone to stop and think whenever they're contacted by a financial organisation – including us.

On occasion, circumstances dictate that we proactively contact customers regarding payment. This may mean that we ask you to make a payment over the phone or online.

If you're in any doubt about whether contact from us (or another financial organisation) is genuine, remember you can hang up and call back using a trusted number if you prefer.

Find out more about online fraud:

[actionfraud.police.uk](https://actionfraud.police.uk)

[takefive-stopfraud.org.uk](https://takefive-stopfraud.org.uk)



# We aim for positive outcomes.

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We strive to provide high-quality service and customer care, every time.

We're also human. And we know that, occasionally, things don't go according to plan – and we may not meet your expectations. If this happens, please contact us and let us know.

We'll listen to your concerns and do what we can to resolve them.

## How to inform us of your complaint

You have a number of options:

By telephone, on:

**0161 956 3246**

By email, to:

**commercialcomplaints@togethermoney.com**

In writing, to:

**Commercial Complaints**

**Together**

**Lake View**

**Lakeside**

**Cheadle**

**SK8 3GW**

## When to expect a reply

We do our best to resolve the problem as and when we receive it. However, we may require more time to look into the matter that you've raised.

If we can't resolve your complaint within four working days, we'll refer it to our specialist Commercial Complaints Advisers. They'll take ownership of your complaint and see that it is resolved.

They'll conduct a thorough review of your concerns and let you know the outcome in writing. They will:

- Send you an acknowledgement of your complaint, in writing, within five working days;
- Complete an internal review of the complaint to ensure that we have all the information necessary to conduct a full investigation; and
- Complete a thorough investigation of your concerns to resolve your complaint, writing to you to outline our findings within a 'Final Response' letter.

We aim to respond to all complaints in full within four weeks. If we can't do so, we'll let you know in writing. We'll write to you again if the investigation is still incomplete after eight weeks.

## Please note:

Complaints about commercial lending fall outside the jurisdiction of the Financial Ombudsman Service (FOS), and it will refuse to help with any complaints about this account.





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Our tariffs  
of charges.



# Commercial tariff of charges.

Service Charges	
<b>Telegraphic Transfer (CHAPS)</b> Charged to your account any time you ask us to send funds to you, or to a third party, electronically via the banking system.	£30
<b>Buildings Insurance Policy Charge</b> If you have not provided us with evidence that your property is insured with our interest noted, we will have to arrange contingency cover.	Dependant on loan value.
<b>Approval of Proposed Tenancy/Lease</b> When we are asked to review a request for consent to a lease or tenancy agreement .	Residential Property £150 Commercial/Other £250
<b>Deed of Postponement</b> If we agree to a request to postpone our charge in favour of another lender and enter into a deed of postponement.	£250
<b>Deed of Priority</b> If we agree to a request to prioritise a charge in favour of another lender and enter into a deed of priority.	£250
<b>Letter of non-crystallisation</b> When we are asked to provide a letter of non-crystallisation to another lender.	£25
<b>Unpaid Ground Rent or Service Charges</b> If we have to deal with your Freeholder to pay any arrears of your Ground Rent or Service Charges. We'll add the fee – plus the unpaid ground rent/service charge that we've paid on your behalf – to your account.	£90
<b>Repayment Administration</b> When you repay your loan and we have to deal with closing your account, and (where applicable) removing our charge from your property.	£295
<b>Consent for Another Lender</b> When we're asked to provide consent for another lender to create a subsequent charge behind our own.	From £100
<b>Part Sale or Transfer of your Property</b> If you sell or transfer the ownership of part (not all) of your property or land (an additional deeds handling charge may be applicable).	Variable charge based on number of properties.
<b>Approval of Easement or Rights of Way</b> When you ask us to review and consent to new easements or rights of way (an additional deeds handling charge may be applicable).	£250
<b>Part Repayment Charge</b> When you make a lump sum payment which reduces the capital balance of your loan to restructure your account.	£30
<b>S106 Agreement</b> When we are asked to enter into an agreement between the borrower and the Local Authority Planning Department with a view to the borrower obtaining planning permission for development purposes.	From £350
<b>Ad-Hoc Documentation</b> If we have to review any other document which is not specifically covered within the Tariff. Such charges will be discussed between customer and Relationship Manager.	From £100
<b>Deed of Substituted Security</b> When our charge has to be moved from one title to a newly created or varied title. Also includes multiple sub requests, such as lease extensions, merging of freehold and leasehold titles.	£250
<b>Transfer of Equity £250</b> If we need to either add or remove a party to/from the title to the security	£250



# Commercial tariff of charges.

<b>Asset Related Charges</b>	
<p><b>Property Visits</b> If you request (or we instruct) a security or site visit subject to development to gain an understanding of the circumstances, discuss an issue or potential concern, an additional charge will be made for this.</p>	Variable based on circumstances.
<p><b>Asset Management</b> If we need to spend additional time assessing or managing the security and or site, due to potential concerns, an additional charge will be made for this.</p>	Variable based on circumstances.
<b>Arrears-related Charges</b>	
<p><b>Account Management</b> If your account is in arrears this charge will be applied for each month a payment date is missed or the account remains at least one month in arrears. This charge will not be applied if you maintain a payment arrangement previously agreed with us (and will not be charged if the Monthly Arrears Management charge is made or if the property is in possession or receivership).</p>	£100/month
<p><b>Monthly Arrears Management</b> Once an account has defaulted after two monthly payments are missed, this fee will be applied for each month a payment date is missed or the account remains at least two months in arrears. This charge will not be applied if you maintain a payment arrangement previously agreed with us.</p>	£190/month
<p><b>Management of administrators/liquidators</b> This fee will be applied each month when we have to liaise with and manage appointed administrators/liquidators.</p>	£150/month
<p><b>End of term management</b> This fee will be applied each month after the term of the account has expired.</p>	£120/month
<b>Litigation and Repossession Charges</b>	
<p>If legal proceedings are started against you to recover the amount of arrears that you owe us, or to repossess your property, we'll apply the relevant charges (as set out below) in addition to the Monthly Arrears Management charge.</p>	
<p><b>Issue of Possession Proceedings</b> When we have to deal with all aspects of legal proceedings including the preparation and issuing of documents.</p>	£75
<p><b>Possession Asset Management</b> For managing a repossessed property, including liaising with the property management agents (the Monthly Arrears Management charge will cease to apply at this point).</p>	£155/month
<p><b>Your application to Suspend our Legal Action</b> If you apply to suspend our legal action this needs to be considered by us and acted upon as required.</p>	£25
<b>Property Receivership</b>	
<p>If legal proceedings are started against you to recover the amount of arrears that you owe us, we may take action to appoint receivers to manage the property. If we do, we will apply the relevant charges as set out below.</p>	
<p><b>Issuing a Demand to advise of the Appointment of a Receiver</b> For preparing and issuing the relevant demand advising of the proposed appointment of a receiver to obtain possession.</p>	£40
<p><b>Appointing a Receiver to Manage the Account</b> For consideration of the appointment of a suitable agent, liaising with third parties, obtaining validity advice, and enforcement by the receiver.</p>	Variable based on circumstances.
<p><b>Receivership Asset Management</b> For liaising with the receiver including dealing with property management and where appropriate collection of rental income. There will be additional charges made by the receiver (the Monthly Arrears Management charge will cease to apply if a receiver is appointed).</p>	£145/month

**How is interest charged?**

Interest will be charged on unpaid fees and charges at the interest rate applicable to your loan. You can pay the charges that have been applied to your balance at any time, to prevent further interest being charged.

**Other Third Party Charges**

Other third party charges may be incurred. For example, we may appoint independent firms to carry out arrears, litigation and repossession work on our behalf. Where we do so you will be liable to pay their costs and their agents costs and these will be added to your loan account. The charges will vary depending upon the nature of the work they perform. If you would like additional information on the nature of the work covered by these charges please contact us.

**Repossessed Property**

Other costs incurred in securing, maintaining and insuring the property will be charged to the account. A managing agent will be appointed to market and sell the property and an additional charge usually based on a percentage of the sale price will be applied. We may appoint a solicitor to act during litigation and in the sale of a property we have repossessed and an additional charge will be made by them for this.

**We may vary our Tariff of Charges to reflect changes in the nature or cost of carrying out the work.**

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Enjoy the  
journey.

