

INTRODUCER CHECKLIST

We really want to fast track your application to credit, you can help us by following this handy checklist:

Application form and portal submissions

- Is there a detailed loan purpose?
- Have you provided details for all persons with significant control (PSCs) listed on Companies House?
- Have you confirmed UK homeowner status for the PSC? (Individual to be listed on the title deed). And will the address provided on the application form evidence this?
- Do you have consent to run credit searches from all appropriate parties of the legal entity?
- If submitted manually, has the application form signed?
- The business is registered as a Limited or LLP.

Accounts and management information

- ✔ Latest filed accounts reflecting on Companies House for Ltd/LLPs:
 - Is the EBITDA positive?
 - Do the accounts match what has been filed on Companies House?
- ✔ Management info (both P&L and balance sheet) must be within 6 months of the application date.
- ✔ If the latest filed accounts are loss making and insolvent, it will cause Momenta Finance to decline.

Bank statements and open banking

- Permission to access the data via open banking (see <http://connect.consentsonline.com/merchantmoney>) or latest THREE (3) months' statements for all business bank accounts
- Check that they are within 4 weeks of the application date.
- If there are 3 or more failed payments in the bank statements within the last 3 months, it will cause Momenta Finance to decline.



Reach out to us at **0800 848 8480** or broker@momentafinance.co.uk to register as an Introducer, or request a quote to see how we can help your clients access the funds they need.

Realising Potential • Momenta Finance is the trading name of Merchant Money Ltd, who acts as a lender.

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