**ANNEX 5:**

**OTHER INFORMATION – ALL APPLICANTS FOR A LICENCE TO CARRY ON PROVISION OF FINANCIAL PLATFORMS AND INTERMEDIATION.**

Name of Applicant:

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1. Please provide copies of the following:

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| Please only provide the below documentation in respect of the regulated activity(ies) to which this application relates. |
|  | Submitted | N/A |
| 1. Details of how the platform operates, including:
* How lenders are matched with borrowers;
* The types of lenders and borrowers accepted on the platform;
* How responsibilities (e.g., completion of affordability assessments, creditworthiness assessments, etc.) are allocated between the Applicant and the lender(s)/borrower(s), along with demonstration of how this is communicated;
* How potential risks associated with transactions will be communicated to the lender;
* How any charges taken by the platform will be communicated to the lender and the borrower;
* To whom charges will be applied;
* Details of the IT systems(s) / platform(s) that will be used by the Applicant for its regulated activity; and
* Any other relevant details.
 | [ ]  |  |
| 1. Where a web-based platform, screenshots of, or access (via beta testing account or similar) to, the Applicant’s online platform from the perspective of a borrower/lender; and
 |[ ] [ ]
| 1. Policy in relation to vulnerable customers.
 |[ ]   |

**SUPPLEMENTARY QUESTIONS TO ANNEX 5 (*for existing firms only*):**

**FOR APPLICANTS APPLYING FOR A LICENCE TO CARRY ON PROVISION OF FINANCIAL PLATFORM AND INTERMEDIATION ONLY**

1. Total number of customers from all financial platform/intermediation activity as at 31 December 2022:

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| --- |
|  |

1. Total gross income from all business activity during the year ending 31 December 2022 (£):

|  |
| --- |
|  |

1. Number of complaints received in the provision of financial platform and intermediation activity during the year ending 31 December 2022:

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Of these, how many were considered “significant complaints”? Please provide a brief explanation of the nature of these complaints:

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| Going forward, a significant complaint will be defined as a complaint alleging a breach of the Law, bad faith, malpractice, impropriety, or repetition or recurrence of a matter previously complained of, whether significant or otherwise, as per section 13.1 [Interpretation] of *The Lending, Credit and Finance Rules and Guidance, 2023* |

**(TO BE COMPLETED BY CROWDFUNDERS ONLY)**

1. Total value funded during the year ending 31 December 2022 (£):

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| --- |
|  |

1. Total gross income from crowdfunding activity during the year ending 31 December 2022 (£):

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|  |

1. Number of funders during the year ending 31 December 2022 (£):

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| --- |
|  |

1. Number of persons funded during the year ending 31 December 2022 (£):

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|  |

**(TO BE COMPLETED BY PEER TO PEER FINANCIAL PLATFORMS ONLY)**

1. For the year ending 31 December 2022, please confirm the following in relation to peer to peer arrangements

|  |  |  |
| --- | --- | --- |
| Number of investors: | Number of customers: | Total value (£): |
|  |  |  |