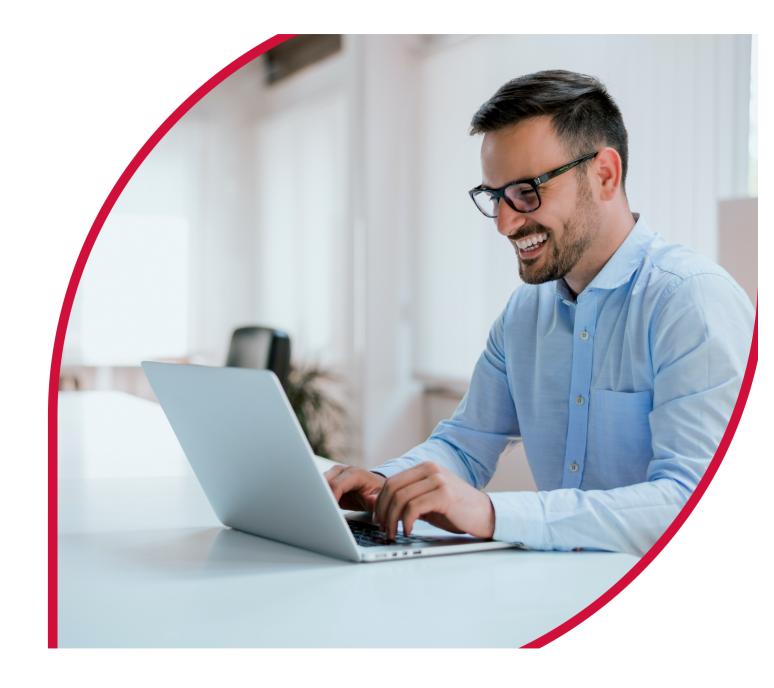


CHAMBER FINANCE FINDER

British Chambers of Commerce

Powered by Swoop





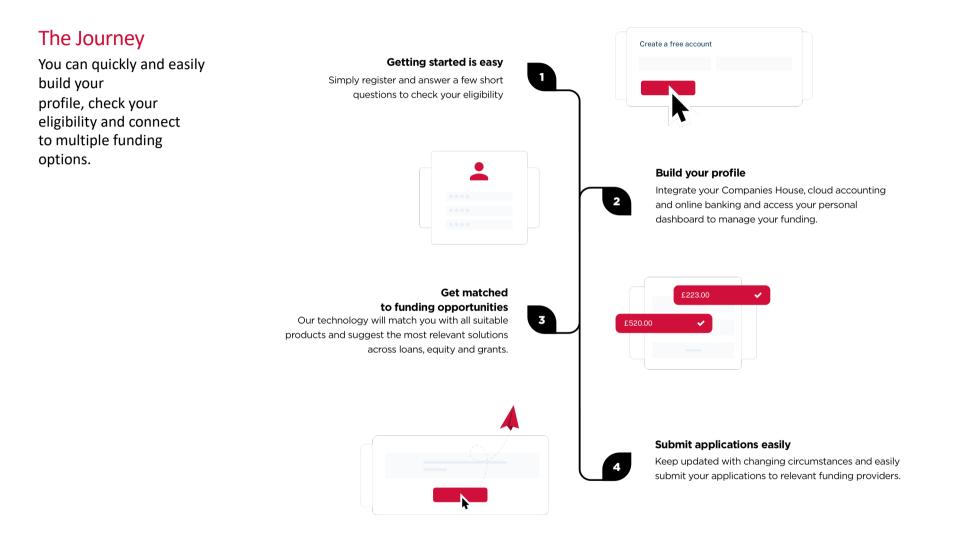
Introducing CHAMBER FINANCE FINDER

We know many businesses are struggling to navigate the current funding landscape as the impact of COVID-19 continues to unfold. Crucial to the survival of these businesses is access to finance solutions that will protect their current and future financial health.

The Chamber is therefore delighted to announce the launch of the *Chamber Finance Finder*, powered by our partners at Swoop alongside the British Chambers of Commerce. Chamber members can access the tool via the <u>Chamber portal</u>. By creating a free account you can discover all available finance opportunities, check your eligibility for CBILS and other COVID-19 funding solutions and track your progress online.

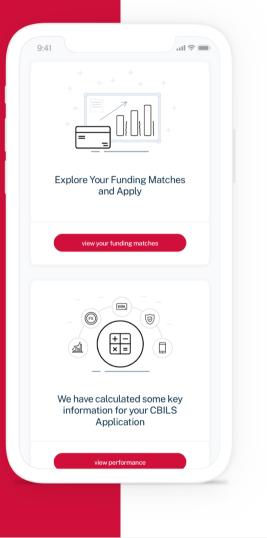
In addition, we have negotiated a number of exclusive benefits for Chamber members which include:

- 7 days a week Chamber Finance Finder hotline
- Free financial health check
- Templates and tools to aid applications
- Finance updates and alerts on things such as grants
- Finance newsroom



British Chambers of Commerce

By using the Chamber Finance Finder you will have



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Simple and fast access to funding



Access to every finance opportunity on the market



Ability to check your eligibility for CBILS and other COVID-19 funding solutions

A team of experts to manage your application from beginning to end



Tracking of your progress via our online portal



Notifications when application milestones are reached





Chamber member benefits

Exclusive benefits for our members



7 days a week Chamber hotline



Free financial health check



Templates / tools to aid applications

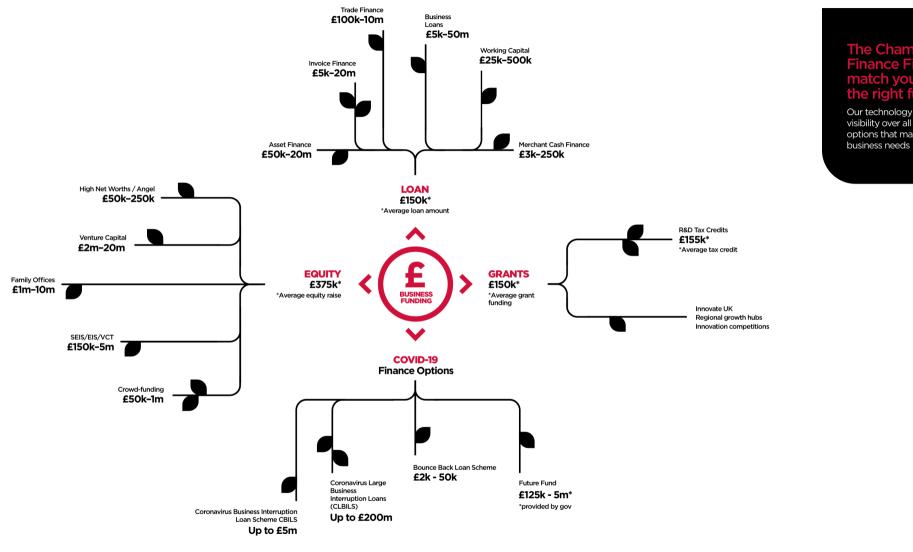


Finance updates/alerts, such as grants, etc



Finance newsroom





The Chamber **Finance Finder will** match you with the right funding

Our technology gives full visibility over all finding options that match your

British Chambers of Commerce

About the Chamber Finance Finder

What is the Chamber Finance Finder?

The Chamber Finance Finder is a business funding platform enabling you to quickly and simply discover funding solutions tailored for to your businesses across loans, equity and grants. Using the platform will speed up and simplify access to the funds you need.

How will it make it easier for my business to access finance?

The basic premise is to open the funding market to you as a Chamber member. We want to give you immediate access to what funding options there are on the market, what you're eligible for, which ones are most suitable to you, and the ability to simply and quickly apply. It will mean you don't have to provide endless forms and information without knowing whether you will get the funding you need. The Chamber Finance Finder searches over 1000 funding providers to give you the most suitable matches and will guide you through the process.

What information will I need to provide?

As a Chamber member you can set up a free account. The platform will automatically pull your business information from Companies House and pre-populates the platform. You will need to add key information about your business and the funding that's needed. You will then be asked to integrate your financial data which you can do in three ways—manually input your information, integrate your accountancy platform, and/or integrate your bank account via the Open Banking API. It's a very straightforward process.

How can I view my information?

Once the required information has been provided, you will have access to your own personal dashboard which will show you your top line business information turnover, EBITDA, debt service coverage ratio — and educate you on some of the key stats and figures that funders are going to base their decisions on. It will also show you finding matches and the status of your funding applications. You can access your dashboard at any time.

About the Chamber Finance Finder

How secure is the Chamber Finance Finder?

We will need to gather information about your personal circumstances. The information you provide will be subject to the Data Protection Act 2018. The Chamber Finance Finder is powered by Swoop Finance Limited which is authorised and regulated by the FCA as an Account Information Services Provider (reference number 833145) and has been mandated by the Competitions and Market Authority to work with the major UK banks. Personal and business information is encrypted and protected using the same industry leading technology that the banks use. Swoop uses measures like double-factor authentication, designed to protect access to your account and personal information. Swoop is bound by strict privacy guidelines. For full details on the usage of personal information please read their Privacy Policy.

I have a complaint, where do I go?

If you're not completely happy with the service, we'd like to hear about it — that way, we can do something to put it right. Should you experience any issues we would encourage you to email the team at chambers@swoopfunding.com or call the Chamber hotline on +44 20 3966 7585 from **8am to 6pm** seven days per week. If your issue remains unresolved, please see Swoop's <u>Complaints Policy Procedure</u>.

How do you make money?

Using the Chamber Finance Finder is completely free and no-obligation. You can use the matching tools, view your options, or consult with the specialists all with no strings attached. If you decide to go ahead, and a lender accepts your application for finance, they pay us a commission based on our standard terms.

Troubleshooting and technical questions

Why is my bank account not integrating?

When you are integrating your account with the Chamber Finance Finder you are doing so via the Open Banking API, so your business current account transactional data will be pulled. Please ensure that you enter your main business current account details and not any other account details. If you are still experiencing problems, please call **+44 20 3966 7585** from **8am to 6pm** or send an email to **chambers@swoopfunding.com** and a member of the technical team will investigate the matter for you straight away. Your email will be responded to within 24 hours.

I've signed up and not received a verification email, what do I do?

Please check your junk mail or spam as sometimes the verification email can go into these folders. If not, please either call our hotline on +44 20 3966 7585 from 8am to 6pm, or email chambers@swoopfunding.com and a new verification email will be sent to you promptly.

How do I delete my account?

If you wish for your account to be deleted, please either email **chambers@swoopfunding.com** or call the hotline number on +**44 20 3966 7585** from **8am to 6pm** and the team will arrange for your account to be deleted. You will receive confirmation once this has been done.

I've forgotten my password, what do I do?

There's no problem if you forget your password. Just go to login as usual and click on 'forgotten password' link. You will then receive an email with instructions on how to reset your password. If you experience any further issues, please either email chambers@swoopfunding.com or call the hotline number on +44 20 3966 7585 from 8am to 6pm.

Funding questions

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I don't know whether my business is eligible for any funding, how can I find out?

The Chamber Finance Finder will analyse the data you provide and calculate your viability for funding. It will then match you with the appropriate funding providers. A team of funding experts will be on hand to speak with you and guide you through the process. The searches through the Chamber Finance Finder do not affect your credit score and no credit checks are undertaken by the Chamber Finance Finder.

Will my credit score be affected?

Signing up on the Chamber Finance Finder, seeing your funding options, and talking to a member of the team won't influence your credit score as you won't be credit checked at this stage. Each lender has its own requirements, but you will never be credit checked by a lender unless you have given your explicit consent. Personal credit checks are highly regulated, and you have rights as an individual for your personal data to be protected.

What types of Chamber member business can use the Chamber Finance Finder?

Any UK-based Chamber member business can utilise the Chamber Finance Finder; this includes Sole Traders, Partnerships, Limited and Public Companies. A full list of the types of legal structures that are available in the UK along with information about each structure is available on www.gov.uk.

Why not go direct?

You're welcome to go direct to a lender should you have one in mind — but the Chamber Finance Finder is here to make the process of finding tailored business finance faster and easier for you. Working with over 1000 funding providers means you could be matched to the most suitable for your requirements. We work with these lenders every day, so know what they're looking for, making the likelihood of getting accepted higher. Not all lenders take direct applications, so to access their products you'll need to go through a third party like us. This doesn't add to the cost, and you'll get the same interest rate — or better — than going it alone.

