

Core Bridging Service Guarantee – Terms & Conditions

1. Introduction

1.1. These Terms and Conditions explain how Market Harbour Building Society (“MHBS”, “we”) provides its **Service Guarantee** to authorised intermediaries (“you”).

1.2. The Service Guarantee applies only to qualifying cases submitted under our **Core Bridging Finance range**.

1.3. The Service Guarantee relates to **service timescales only**. It does not:

- guarantee a loan will be approved
- replace our normal lending criteria or underwriting
- prevent us from declining a case

2. Our Service Commitment

For qualifying cases, we aim to deliver:

- **Decision in Principle within 4 working hours**
- **Offer within 5 working days of application**

All times are based on:

- Working hours: **9:00am – 5:00pm**
- Working days: **Monday to Friday (excluding public holidays in England)**

Submissions received outside these hours will be treated as received at **9:00am on the next working day**.

3. What qualifies for the Service Guarantee

To be eligible, your case must:

- Be submitted under our **Core Bridging Finance range**
- Be submitted via **Case Hub**
- Be **fully packaged from the outset**, including:
 - all required information and documentation
 - accurate and complete details
 - payment of the application fee
- Be suitable for:
 - an **automated valuation (AVM)**, or
 - a **desktop valuation**
(cases requiring a physical valuation are excluded)

We will confirm whether a case qualifies **at DIP stage**.

4. Keeping your case within the guarantee

The Service Guarantee relies on cases being clear and straightforward.

It may no longer apply if:

- Information is missing, incomplete, or inaccurate
- Additional details or clarification are needed
- The case changes after submission
- Delays are caused by third parties (e.g. valuers, solicitors, applicants)
- New complexities emerge during underwriting

Examples of complexity include (but aren't limited to):

- unusual ownership structures or legal issues
- trusts, probate, or power of attorney
- overseas connections (income, assets or residency)
- non-standard properties or valuation concerns

If a case no longer qualifies, we'll let you know as soon as possible.

5. Your responsibilities

You agree to:

- Provide **complete and accurate information**
 - Package cases fully before submission
 - Respond promptly to queries (within 24 hours)
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6. The £500 donation

If:

- your case **qualified for the Service Guarantee**, and
- we **miss the agreed timescales due to our internal delays**,

we will make a **£500 donation to your chosen charity or Community Interest Company (CIC)**.

How to claim:

- Email your chosen organisation to: thrive@mhbs.co.uk
- Submit your claim within **1 month** of our notification

Registered address: Welland House, The Square, Market Harbour, Leicestershire,
LE16 7PD

One payment applies **per case**, even if multiple timeframes are missed.

7. Charity and CIC criteria

We will donate to a UK-based **registered charity or Community Interest Company (CIC)** that meets the following criteria:

Charities must:

- Have recognised charitable purposes (e.g. education, health, community benefit)
- Provide a clear **public benefit**
- Have appropriate governance and financial controls
- Hold a valid UK charity number

CICs must:

- Be established to benefit the community
- Have a defined community purpose
- Operate under an **asset lock** (profits used for community benefit)
- Be registered with and approved by the CIC Regulator

MHBS reserves the right to refuse a nomination that does not meet these criteria.

Charities or CICs must not have **political or religious affiliations**.

8. Important information

- The Service Guarantee applies on a **case-by-case basis**
 - It does not override our **lending criteria or regulatory obligations**
 - We may withdraw the guarantee if circumstances change
 - Delays outside our control (e.g. systems, third parties, or external events) are excluded
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9. Changes to this guarantee

We may amend or withdraw the Service Guarantee at any time.
This will not affect cases already confirmed as eligible.