



iLink finance

# Agent Opportunity

**iLink Finance are now recruiting agents throughout the United Kingdom to promote our business.**

Every day more and more people are starting their own home based businesses to achieve flexible working hours, independence and more family time.



Whatever the reason, we are sure you will agree that the iLink finance agent opportunity is an exciting opportunity for you to work from home and build your business. You can achieve a level of success with all the backing of a franchise, only without the massive investment.

This brochure details all the information you will need in order to understand what your role as an agent will be.



The role as an agent is a very flexible one, that could suit anyone - whatever your background. There is no mistaking that this is an excellent opportunity to work from home - even on a part time basis, and earn a full time income.

## About Us

Here at iLink Finance, we will search the entire market to find the best deal for you. We deal with 90% of the top secured lenders and 100% of all mortgage lenders in the UK. We specialise in securing finance whatever the customers circumstances, even a poor credit rating. We are a credit brokerage company which allows us to place your application with the top lenders and brokerage companies in the UK.

As an agent of iLink Finance you will earn commission (up to 50% depending on what package you choose) just for passing along the application. You promote the services and let us do the rest.

### iLink Finance services

Mortgages and Re mortgages  
Buy to Let Mortgages  
Commercial Mortgages  
IVA and Debt Management  
Unsecured & Secured Loans  
Vehicle Finance  
And Much more!

The finance industry can be very lucrative and this is a flexible role that would suit anyone from a student looking for extra cash, or someone looking for some extra income, to someone looking for a work at home opportunity, or a car dealer looking to offer finance to their customers.



## The Opportunity

**Quite simply you will be a self employed Independent Agent of iLink Finance.**

Your role would be to promote our services in your local area and introduce applications to ourselves.

There are plenty of free and low cost resources you can call upon to advertise, from website directories to local newspapers/publications.

We will provide everything you need to get started. You need no Financial Services experience as you will be passing all the leads direct to ourselves for processing. We provide all the input, all you have to do is generate the leads.

You do not need to have any sales experience although if you do that is great, you can draw upon your experience. All you need are basic computer skills, and a willingness to succeed, and what's more, you are free to work at times that suit you.

## Key Points

- You will not be offering financial advice therefore FSA membership is not required, as you are only collecting initial details.
- No financial experience is needed, our package will give you all the skills and confidence you need.
- No need for VAT registration until your business has an annual turnover of more than £65,000.
- A consumer credit licence is not required as you are an agent of iLink Finance and thus will be using our brand name and will come under our CCL. You cannot trade under any other name.

## Commission

Each application is different and the level of commission is based upon many different factors, so it can be varied.

We pay our agents a commission on any successful applications that have been referred through by themselves.

We offer between 30 - 50% of our commission for successful applications.

Below are some examples of estimated income figures (based on 30% commission).

Successful Mortgage/Re mortgage	£100 - £700
Vehicle Finance	£35 - £300
Unsecured Loan	£5 - £100
Secured Loan	£35 - £1200
IVA	£40 - £120

As you can see, achieving only a couple of deals a week could make a massive difference to your monthly income. You receive your commission as soon as we receive ours from the lender.

## Getting Started

You can be set up as an iLink Finance agent for as little as £40!

## Our Packages

### Standard Package **£40**

- iLink Finance Branding
- Earn 10% commission
- Complete 5 deals and get your £40 back

### Premier Package **£599**

- iLink Finance Branding
- Earn 30% commission
- Your Own 0871 Number
- 500 Business Cards
- Marketing Leaflets
- Ongoing Support

### Premier Plus Package **£1299**

- iLink Finance Branding
- Earn 50% commission
- Your Own 0871 Number
- 1000 Business Cards
- Marketing Leaflets
- Ongoing Support
- Fully Maintained Website
- Web Banner Design
- Already a Agent and wish to upgrade? Discounts are available!

Family & friends are a great way to kick start your income!

To become an iLink Finance agent, simply email your contact details to [info@ilinkfinance.com](mailto:info@ilinkfinance.com) and one of our advisors will be in touch to talk further about the opportunity.



#### Important Notice:

You will be marketing under iLink Finance consumer credit licence number and cannot trade under any other name. Advice on Mortgages, Re mortgages, Secured Loans and Unsecured Loans cannot be given as you will not be regulated by the FSA and aspects on the consumer credit act.

Disclaimer: You will be marketing under ILink Finance CCL (Consumer Credit License) number and cannot trade under any other name. You must operate under the terms outlined by ILink Finance and inform us of your marketing campaigns.

## Terms & Conditions

**I hereby confirm that the information given is true and correct. I consent to:**

1. My personal data being included on a computerised database for company use.

**I understand that my role is as an independent agent therefore:**

1. I am not directly employed by ILink Finance thus am responsible for my own tax and National Insurance.
2. I must respect the name and assets of ILink Finance and thus must introduce myself as an independent agent of iLink Finance. ILink Finance grants the agent the right to operate the business as a self employed agent, to collect personal details and pass them directly on to ILink Finance for processing.
3. I must observe all national, regional and local laws of the territory with regards to the operation of the business. This may include laws such as advertising restrictions and conditions required on promotional material.
4. I will not disclose to third parties the know-how provided of ILink Finance.
5. The agent is required to provide ILink Finance with details of all marketing carried out by the agent.
6. The agreement shall remain in force for 5 years from the date of signature by the agent unless the agent wishes to with draw by providing written notice of 2 weeks.
7. During the term of the agreement the agent must comply with the training manual provided and any relevant updates provided at all times.
8. The agent must deal with all customer complaints promptly and in accordance with ILink Finance. Any complaint unable to be resolved under these terms must be notified to iLink Finance immediately.
9. The agent agrees to indemnify ILink Finance against all damage, loss or liability suffered by ILink Finance as a result of the actions or omissions of the agent whilst operating under iLink Finance.
10. The agent can be held liable for damages or losses incurred by iLink Finance if the source of the error was at the fault of the agent.
11. ILink Finance and the agent shall indemnify each other for fraud, personal injury or death caused by the negligence of their employees whilst performing their duties in terms of this agreement.
12. This agreement shall be governed by and construed in the accordance with the laws of England and Wales or Scotland.
13. I will be paid in commission only based upon the successful applications.
14. Level of commission will be dependant upon many contributing factors and as an independent agent I will be emailed a monthly statement (if there are applications processing/pending) detailing applications/current status and a breakdown of the commissions due.
15. Commissions will be paid out only on a successful completion and acceptance of applications and once commissions have been received by the relevant lender and will be issued as agreed with ILink Finance.
16. Applications should have your agent ID/number on them in order for us to trace where the application has been received from.
17. Expenses will not be reimbursed unless prior written agreement has been obtained from ILink Finance.
18. I understand that I am fully responsible for my own advertising and thus any invoices will be invoiced direct to my own address.
19. I will not do anything to falsely incriminate ILink Finance or to harm the reputation of ILink Finance.
20. I will not disclose any private company information or that of company clients (during or after my involvement with ILink Finance) without prior written consent from ILink Finance.
21. I will undertake my role as an agent based upon written instructions from ILink Finance.
22. I will not compromise or compound release or discharge any debt due to the company or any associated company.
23. All dealings with customers will be passed along to ILink Finance in good time and none of their details will be held by yourself with regards to their finance application.
24. I understand and hereby agree not to discuss mortgage applications with any customers. Mortgages are highly regulated by the FSA and as I (agent) will not be FSA registered I cannot promote, discuss or give advice on mortgages. Only applications via the web with agent ID will be taken into account.
25. I understand that my role as an independent agent with the company can be withdrawn at any point without notice at the discretion of ILink Finance.

Signed by Candidate \_\_\_\_\_

Date \_\_\_\_\_