

# Agent Opportunity

# Welcome

Thank you for downloading the MoneyDuck agent pack, and for your interest on becoming an agent with MoneyDuck.

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

Would you like to...

Run you own business?

Work from home, choosing the hours that suit you?

Have more quality time with your family?

Cut out that commute to work in rush hour traffic every day?

Whatever your reason we are sure you will agree this is an exciting opportunity for you to build your own business and succeed with the support of a franchise, but without the massive investment.

The role is very flexible enabling you to work from home, whether it be on a part time or full time basis. The agent opportunity could also be an excellent second income, complimenting your existing business.



# About Us

MoneyDuck have access to 100% of the UK mortgage lenders and 90% of the UK loan lenders, enabling us to place the majority of cases where others haven't been able to due to a poor credit history. So even if your customers have a poor credit score, defaults, arrears, CCJ's or have refused elsewhere then MoneyDuck may be able to help.

We offer prime and sub-prime finance for mortgages, re-mortgages, commercial mortgages, bridging finance, secured loans, unsecured loans, car finance, payday loans as well as IVA's and debt management.



# The Agent Role

In today's financial climate there are a lot of people who are finding it hard to get credit and this is where we can help.

Your role as a self employed agent would be to promote and advertise the services we offer, and introduce your customers to MoneyDuck. We then take over and do everything else.

You could advertise our services by word of mouth through family, friends, work colleagues etc. Advertise in the local press, shop windows, drop leaflets throughout your local area. The list is endless and costs very little, or in some cases nothing at all.

You will earn commission on every deal we complete. Commission payments vary from deal to deal, payments are higher on secured lending products. You will receive 25%-50% (dependent on package) for every completed deal.



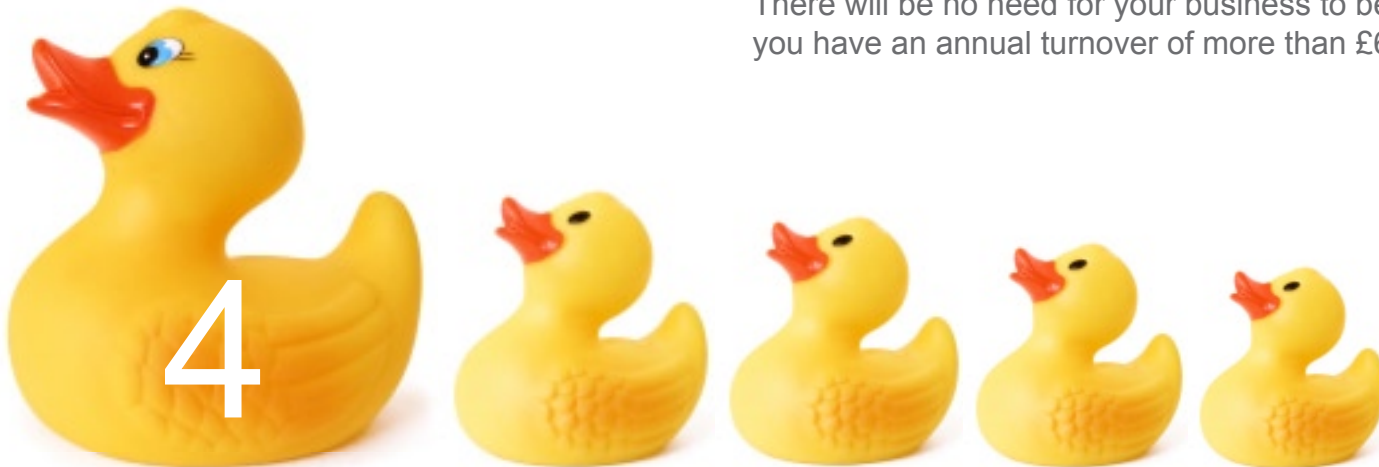
# Regulations

FSA membership is not required, as you are only collecting initial details.

As you are not FSA registered you cannot give mortgage advice or promote mortgage services. Mortgage applications can only be made via the MoneyDuck website. Any advertising you carry out must display your agent ID number. Your main focus will be advertising secured and unsecured loans, IVA's, debt management and car finance.

A Consumer Credit License is not required as you are an agent of MoneyDuck and will be trading under our CCL and cannot trade under any other name.

There will be no need for your business to be VAT registered until you have an annual turnover of more than £65,000.



# Commission

All deals are different, and based upon individual circumstances. As a conservative outlook you could be earning between £1000 to £2000\* each month (dependant on package).

\*MoneyDuck cannot be held responsible if a deal does not complete.

Your earnings are unlimited. The more deals you submit that we complete, the more commission you earn.

What do I need?

Landline/Mobile

Internet access

Basic computer skills

Basic communication skills

Willingness to change your life

Resident in the UK



# Packages

**Bronze Package - £40**  
Standard Package

**Silver Package - £499**  
MoneyDuck Branding  
Earn 30% commission  
0870 number  
500 Business Cards  
2,500 Leaflets  
On-going support & case tracking.

**Gold Package - £999**  
Fully maintained website  
MoneyDuck Branding  
Earn 50% commission  
0870 number  
1000 Business Cards  
5,000 Leaflets  
MoneyDuck web banner  
On-going support & case tracking.



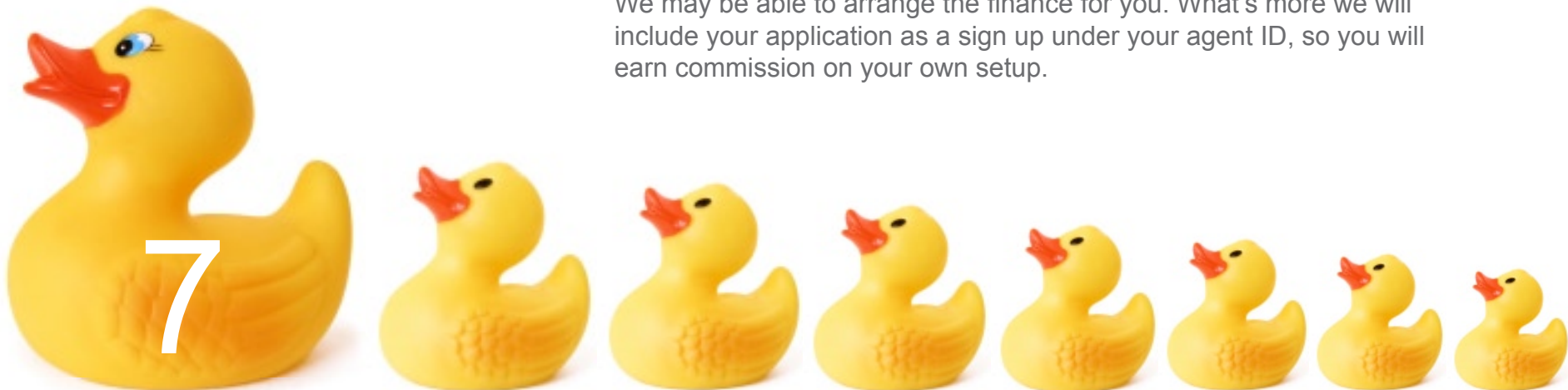
# Sign Up

1. Email your contact details to [info@MoneyDuck.co.uk](mailto:info@MoneyDuck.co.uk)
2. Complete and sign the application form (found at the end of this pack). This can then be faxed, emailed or posted to our offices.
3. You can pay direct using credit or debit card via Paypal at [www.MoneyDuck.co.uk/agent.html](http://www.MoneyDuck.co.uk/agent.html). It's fast, free and secure.

We look forward to working with you and wish you all the success.

Need finance?

We may be able to arrange the finance for you. What's more we will include your application as a sign up under your agent ID, so you will earn commission on your own setup.



# Application Form



Name:

Cheques payable to:

Address:

Postcode:

Email:

Telephone:

Contact times:

Website:

Notes:

Signed:

Cheques made payable to MoneyDuck. Send this signed application form along with payment to MoneyDuck, Bridge House, 72 Kingston Road, Bradford, West Yorkshire, BD10 8PD

# Terms & Conditions

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

Agent declaration.

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

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

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

1. I am not directly employed by MoneyDuck thus am responsible for my own tax and National Insurance.

2. I must respect the name and assets of MoneyDuck and thus must introduce myself as an independent agent of MoneyDuck. MoneyDuck grants the agent the right to operate the business as a self employed agent, to collect personal details and pass them directly on to MoneyDuck 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 not disclose to third parties the know-how provided of MoneyDuck.

5. The agent is required to provide MoneyDuck 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 withdraw 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 MoneyDuck. Any complaint unable to be resolved under these terms must be notified to MoneyDuck immediately.
9. The agent agrees to indemnify MoneyDuck against all damage, loss or liability suffered by MoneyDuck as a result of the actions or omissions of the agent whilst operating under MoneyDuck.
10. The agent can be held liable for damages or losses incurred by MoneyDuck if the source of the error was at the fault of the agent.
11. MoneyDuck 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 MoneyDuck.
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 MoneyDuck.
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 MoneyDuck or to harm the reputation of MoneyDuck.
20. I will not disclose any private company information or that of company clients (during or after my involvement with MoneyDuck) without prior written consent from MoneyDuck.

21. I will undertake my role as an agent based upon written instructions from MoneyDuck.

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 MoneyDuck 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 MoneyDuck.

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

Date \_\_\_\_\_