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Commission Disclosure Document

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COMMISSIONS AND FEES DISCLOSURE

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COMMISSIONS AND FEES DISCLOSURE DOCUMENT

Document Owner: The Board of Fortis Platform Ltd • Version 1.0

Effective Date: 7 September 2026 • Applies to Non-Regulated Commercial Finance Facilities

Classification: Client Facing • Issued with Every Facility Fortis Arranges This document explains how Fortis Platform Ltd is paid for arranging a commercial finance facility, including the brokerage fee charged to the client and any procuration fee Fortis may receive from the lender, so that a client always understands the full cost and nature of Fortis's remuneration before proceeding.

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Document Control

Document Title	Fortis Platform Ltd — Commissions and Fees Disclosure Document
Document Owner	The Board of Fortis Platform Ltd
Authorised Signatory	Zain Iman, Chief Executive
Applies To	Every nonregulated commercial finance facility arranged by Fortis Platform Ltd and all of its trading styles, across all offices (London, Solihull, Manchester)
Legal Entity	Fortis Platform Ltd, company number 17425783, registered office 66 Paul Street, London, England, United Kingdom, EC2A 4NA
Version	1.0
Effective Date	7 September 2026
Classification	Client facing, issued to every client alongside Fortis's Terms of Business, before a facility completes
Review Cycle	Annually, or sooner following a change in Fortis's fee structure or its arrangements with a lender

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1. Purpose of This Document

This Commissions and Fees Disclosure Document explains how Fortis Platform Ltd is remunerated for arranging a commercial finance facility on a client's behalf. It sets out the brokerage fee Fortis charges directly to the client, explains that Fortis may separately receive a procuration fee from the lender, and describes exactly when and how the amount of any such procuration fee will be disclosed. This document is provided to every client alongside Fortis's Terms of Business and applies to the facility identified in Section 2 below.

Fortis provides this disclosure because it wants every client to understand the full cost of using its services, and to be satisfied that Fortis's recommendation of a particular lender is not influenced by the level of any fee Fortis receives from that lender, consistent with the conflicts of interest standard described in Fortis's Terms of Business and its Treating Customers Fairly Policy.

2. Facility and Client Details

This disclosure relates to the specific facility identified below. Fortis completes this section for each client and each facility before issuing this document, so that the fees described in the remainder of this document are clearly tied to the client's own case.

Client or Company Name	
Facility Reference	
Facility Type	
Proposed Lender	
Loan Amount Applied For	
Date of Issue	

3. Our Regulatory Position

The facility referred to in Section 2 is a non-regulated commercial finance product provided to a business rather than to an individual consumer. Arranging this type of facility does not constitute a regulated activity under the Financial Services and Markets Act 2000, and Fortis is not required to hold, and does not hold, authorisation from the Financial Conduct Authority for this activity. Fortis nonetheless provides this disclosure voluntarily, applying the same standard of transparency that a regulated broker would be expected to meet, because it believes a client should always understand how Fortis is paid regardless of whether the underlying product is regulated.

4. Brokerage Fee

Fortis charges the client a brokerage fee for identifying, packaging and arranging the facility described in Section 2.

This fee is calculated as one and a half percent of the loan amount, or one thousand five hundred pounds, whichever amount is greater. This fee is payable by the client to Fortis directly, is separate from any procurement fee described in Section 5 and is confirmed to the client in writing before Fortis carries out any chargeable work, consistent with Fortis's Terms of Business.

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The table below illustrates how the brokerage fee is calculated at a range of loan amounts. These figures are provided for illustration only, and the fee actually payable by the client is the amount calculated against the loan amount of the facility identified in Section 2, confirmed to the client separately in writing.

Loan Amount	1.5% Calculation	Minimum Fee Applies	Brokerage Fee Payable
£50,000	£750	Yes	£2,995
£100,000	£2,995	At threshold	£2,995
£150,000	£2,250	No	£2,250
£250,000	£3,750	No	£3,750

Table 1: Illustrative examples of how the brokerage fee is calculated. These are examples only and do not represent the fee payable on any particular client's facility.

5. Procurement Fee (Commission from the Lender)

In addition to the brokerage fee described in Section 4, Fortis may also receive a procurement fee, sometimes called a commission, from the lender that provides the facility, in return for introducing the client's business to that lender.

A procurement fee, where paid, is paid by the lender to Fortis, is not an additional cost deducted from the amount the client borrows and does not increase the brokerage fee described in Section 4.

Whether a procurement fee is payable, and its amount, varies from lender to lender and from facility to facility, and is not always known to Fortis at the point an application is first submitted. Fortis's recommendation of a lender is based on the suitability of that lender's product for the client's circumstances, consistent with Fortis's Treating Customers Fairly Policy, and is not based on the level of procurement fee a lender pays.

6. Disclosure Guarantee

Our commitment to you Where a procuration fee is being received by Fortis in connection with your facility, the exact amount of that fee will be fully disclosed to you in an Initial Disclosure Document. This Initial Disclosure Document is issued once terms have been agreed with the lender and the procuration fee is guaranteed to be received, and in every case before you are asked to sign the lender's finance agreement, so that you have the exact figure in front of you before you commit to the facility.

If, at the point terms are agreed with the lender, no procuration fee is payable to Fortis in connection with the facility, the Initial Disclosure Document will confirm this instead. A client is entitled to ask Fortis, at any point before completion, whether a procuration fee is expected in connection with their facility, and Fortis will answer this honestly based on the information available to it at that time.

7. How Our Fees Are Paid

- Brokerage fee. Invoiced by Fortis directly to the client, payable by the method and within the timescale confirmed in writing before completion, and, unless otherwise agreed, due on completion of the facility.
- Procuration fee. Paid by the lender directly to Fortis and does not pass through the client's account or form part of the amount the client is required to repay to the lender.

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- No client money. Fortis does not, at any time, hold or control client money. Any sum a client pays to the lender itself, such as a deposit or a repayment, is paid directly by the client to the lender, separately from Fortis's own brokerage fee.

8. Conflicts of Interest

Fortis recognises that receiving a procurement fee from a lender could create a perceived conflict between Fortis's own financial interest and the client's interest in obtaining the most suitable facility. Fortis manages this by basing its lender recommendations on suitability for the client's stated circumstances and objectives, by disclosing the existence and, once known, the amount of any procurement fee in accordance with Section 6, and by giving the client the opportunity to ask questions about Fortis's remuneration at any point before completion.

9. Your Right to Ask Questions

A client is entitled to ask Fortis for further information about the fees described in this document at any time, including before, during or after the facility completes. Questions can be directed to the case handler managing the facility, or to Fortis's Solihull office at Auraio, Shepherds Grn Rd, The Green, Shirley, Solihull B90 4DY, or by telephone on 0121 794 8281.

10. Complaints

A client who is unhappy with the fees charged by Fortis, or with the way a fee or procurement fee has been disclosed, can raise a complaint in accordance with Fortis's Complaints Policy, a copy of which is available on request. Where a complaint relates to a product provided by a lender that is itself authorised by the Financial Conduct Authority, the client may in some circumstances have the right to refer that complaint to the Financial Ombudsman Service once the lender's own complaints process has concluded, and Fortis will confirm whether this applies at the time a complaint is made.

11. Acknowledgement of Receipt

By signing below, the client confirms that they have received, read and understood this Commissions and Fees Disclosure Document, including the brokerage fee described in Section 4, the possibility of a procurement fee described in Section 5, and the commitment to disclose the exact amount of any procurement fee described in Section 6, before proceeding with the facility identified in Section 2.

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Issued for and on behalf of Fortis Platform Ltd Name: Position: Date of Issue: Acknowledged by the Client
Client or Company Name: _____ Name of Signatory: _____

Date: _____

Position: _____ Signature: _____

Company and fees disclosure

Fortis Commercial Finance is a trading name of Fortis Platform Ltd, a company registered in England and Wales (company number 17425783). Registered office: Auraio, Shepherds Green Road, Shirley, Solihull, B90 4DY.

Fortis Platform Ltd arranges commercial finance for business purposes only. We are not authorised or regulated by the Financial Conduct Authority (FCA) and we do not give advice or recommendations on regulated products. Where an enquiry falls within FCA regulation, we will introduce you to Loan.co.uk Limited, an independent firm authorised and regulated by the Financial Conduct Authority (Firm Reference Number 718486). We may receive a fee from Loan.co.uk Limited for the introduction.

Fees: we charge a broker fee of 1.5% of the loan amount or £2,995, whichever is greater. We may also receive a procuration fee (commission) from the lender for arranging your facility. Full details are set out in our Commissions and Fees Disclosure Document, available on request and at fortisapp.co.uk.

Fortis Platform Ltd is registered with the Information Commissioner's Office as a data controller (registration number ZC239684). Our Privacy Notice explains how we collect and use your personal data: fortisapp.co.uk/privacy.