



Flexible, responsive finance for your clients' divorce proceedings

www.amplafinance.com





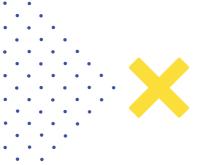
### Overview

### WE UNDERSTAND THAT YOUR PRIORITY IS TO SECURE THE VERY BEST OUTCOME FOR YOUR CLIENT.

When relationships break down, individuals are often faced with difficult financial and legal issues. Your focus is finding a constructive way forward that will secure their long-term interests.

With more than 50 years' experience in the financial services sector, we have created a bespoke legal-costs loan that can be agreed within two working days, through our online platform, the Ampla Hub.

With us on board, funds to cover all the anticipated legal costs for each case are agreed in advance and payments can be approved quickly and easily by your client, freeing you up to focus on what really matters.





#### AN EXPERT LENDER TRANSFORMING LEGAL FUNDING

It's common for clients to struggle with how to fund their cases or face lengthy delays before receiving loan decisions. Obstacles like these can make your work more difficult and even damage a client's case.

We have combined our extensive experience as lenders with outstanding technical expertise, to create a tailored loan product and a simple, user-friendly platform which streamlines every stage of the funding and payment process.

Our loans are agreed with your client and are decided on a case by case basis, guided by your views as to prospective costs and likely success of proceedings. Because our service is flexible, you can draw down funds when necessary. Should costs go up, an application to increase the loan can be agreed quickly, in fact we aim to approve requests within 24 hours. The funds can be used to cover your fees, plus VAT and any disbursements such as fees for Counsel or expert witnesses. We fund mediation, arbitration, collaborative law and court proceedings.

The Ampla Hub speeds up communication between loan provider, client and adviser. The interface is simple and mobile-friendly, which means your client can review and approve payments to you in moments, wherever they are.

Your client benefits from a loan that is tailored to their circumstances and a process that is easy and streamlined, avoiding debt that will follow them into the future. Interest rates are competitive, with interest only charged on the funds used.



### How it works

#### FAIR DIVORCE FINANCE IN SIX SIMPLE STEPS

Solicitors around the country work with us using our straightforward process. First, you sign an agreement to become an Ampla partner, then your clients can apply to access fast, flexible legal finance.

- **1.** Introduce your client to the Ampla service as part of your conversation around financial options.
- 2. If your client feels Ampla is the right choice for them, you can give our team a call for a pre-application conversation, or simply work through an online loan application on the Ampla Hub. At this stage you will need to provide an estimate of fees and prospective settlement amount, as well your view of likely success.
- **3.** With your client's permission, we will carry out credit checks and assess their eligibility for a loan and come back with a decision, normally within two working days.
- **4.** Once the loan is agreed, you can draw down funds to settle invoices whenever you need to, which will be paid direct to you as soon as your client approves the request.
- **5.** Our loan is designed to allow you to adjust the facility amount if there are changes in the case, without delay.
- **6.** When proceedings conclude and you receive the final settlement, you repay the loan direct to Ampla, before returning the balance of the settlement to your client.



## Our values

#### WE'RE PROUD OF HOW WE WORK



#### **FAIR**

Our service is fair to you and it's fair to your clients. You are paid promptly and your clients have access to finance at reasonable rates, from a responsible lender.



#### **TRANSPARENT**

We're straightforward about what we do, there are no hidden charges for your firm or your clients. The Ampla Hub gives you clear, up-to-date information on the loan and associated draw downs, putting you and your client in control.



#### **EXPERT**

We're lending experts in the first instance. But, with a background in financial services and the legal sector, we understand what good client service looks like and that's what we provide to our partner firms.



#### RESPONSIVE

We aim to provide decisions on loan applications within two working days and on increasing a facility within 24 hours. We use technology to automate processes and make us efficient, which frees up our team to develop strong individual relationships with our partner firms, the better to respond to what they need.





# **FAQs**

#### **NEED TO KNOW MORE?**

Here are answers to some of the questions you might have. For anything else, or to arrange a demonstration, contact us on 0800 009 6590.

#### HOW DO WE WORK WITH AMPLA?

If your firm is not already an Ampla partner you will need to sign a practice level agreement with us. After that, your clients can apply for Ampla loans to cover the cost of proceedings to give them access to the legal representation they need.

#### WHAT ARE THE LENDING CRITERIA?

We look at each application on a case by case basis and will ask your opinion on the likely success of their case. You will need to provide an estimate of the fees and settlement amount based on total realisable assets. We will undertake our own credit checks, with your client's permission.

#### HOW DOES MY CLIENT APPLY FOR FUNDING?

We will ask you and your client to complete our application form, which can be found through our Ampla Hub. We will swiftly assess your client's eligibility for a loan and aim to give you a lending decision within two working days.

#### WHAT CAN THE LOAN BE USED FOR?

The loan can be used to pay your fees and any disbursements, including Counsel's fees and expert witnesses. We are also happy to fund mediation, arbitration, collaborative law and court proceedings. The proceeds of the loan will be paid directly into your client account, once your client has approved the draw down request.

#### HOW DOES THE DRAWDOWN FACILITY WORK?

Upon application, we will agree an upper facility amount. This is designed to cover all your client's anticipated legal costs through to the conclusion of their case. Each time a drawdown is requested to settle an invoice, once we have received your client's authorisation, Ampla will release the monies directly into your firm's client account.



#### WHAT UNDERTAKINGS DO WE NEED TO PROVIDE?

No financial undertakings are required. Solicitors must agree to take receipt of the settlement into their client account and ensure that Ampla is repaid any outstanding sums from their client's settlement figure before passing the balance on to their client. They must also undertake to inform Ampla of any changes in their client's case which could affect their ability to repay the loan.

#### WILL MY CLIENT NEED TO TAKE INDEPENDENT LEGAL ADVICE?

In all cases, we require your client to take independent legal advice once they have received the documentation, to ensure that they understand the agreement they are entering into. Ampla will provide a panel of Independent Legal Advisors to choose from, all with reasonable fixed-fees agreed. Your client can choose to select one of these advisors or instruct their own. Your client will be responsible for paying fees directly to the Independent Legal Advisor.

#### IS MY CLIENT PERSONALLY LIABLE FOR THE LOAN?

The loan is a full recourse loan, which means your client always bears responsibility for repaying the loan. In most cases the repayment will be made directly from the settlement achieved, however in cases where the expected settlement is not achieved for any reason, your client will be liable to repay the loan to Ampla.

#### WHAT HAPPENS IF MY COST ESTIMATE INCREASES?

That's fine. Just let us know as soon as you can and we'll discuss increasing the loan facility if required.

#### **OUR BACKING**

We're supported by RoundShield Partners, an independent European investment firm advising approx. \$2.5 billion of discretionary capital. RoundShield is actively promoting innovation in the consumer and SME finance space, as an investor in asset-backed special opportunities.





### Talk to us

If you would like to find out more about making Ampla an option for your clients, then contact us for an initial conversation. We would be more than happy to visit you to explain the service in more detail and run a demonstration of our online platform.

Call us on **0800 009 6590** to take the first step towards streamlined funding for your family clients.

### www.amplafinance.com

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