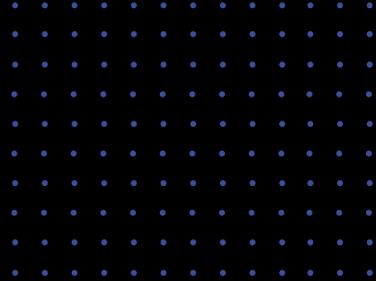
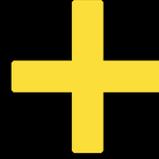
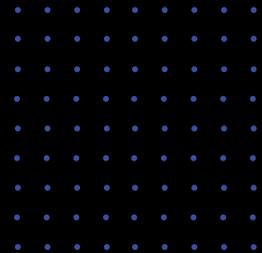


 **ampla**  
**finance**



Fair finance when  
you need it most



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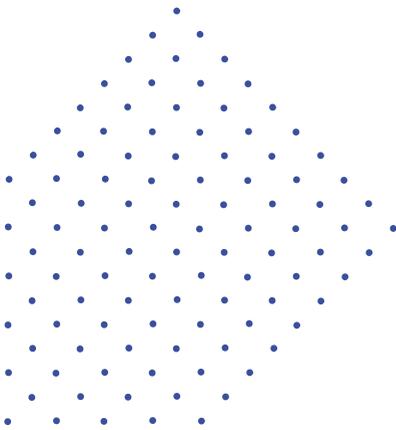
# Overview

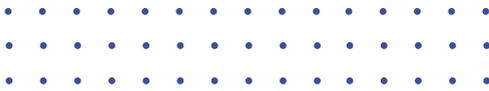
**WHATEVER THE CIRCUMSTANCES OF YOUR DIVORCE, NO-ONE WANTS TO SPEND HOURS BALANCING FINANCES TO AFFORD THE LEGAL REPRESENTATION THEY NEED.**

An Ampla divorce finance loan will pay for all the legal costs that might arise during a divorce, with as little stress to you as possible.

We lend fairly and expertly, so you can advance your case and will never be stuck in a situation with no way out.

The Ampla Hub keeps you in control at all times, and we promise transparency responsiveness and speed, so we will never leave you out on a limb.





# About Ampla

## **RESPONSIBLE DIVORCE FINANCING**

We are an expert lender with over 50 years' financial services experience. We have developed a specially-designed loan that makes financing your divorce as easy and fast as possible – without sacrificing quality or security.

- Our loans are approved within days, not weeks;
- Only pay interest on what you use;
- Stay in complete control with our Ampla Hub;
- Pay off your loan from your divorce settlement, so you can start a new chapter free of debt.



# Our values

## WE'RE PROUD OF WHAT WE HAVE TO OFFER AND HOW WE WORK



### FAIR

We promise responsible lending that is matched to your situation, only charges you interest on the amount you use, and keeps you in control.

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### TRANSPARENT

Straightforward and open, we don't charge any hidden fees and through the Ampla Hub you can review your financing and loan status at any point.

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### EXPERT

We are true lending experts. Our experience has allowed us to develop the best possible divorce loan to ensure you receive the legal support you need.

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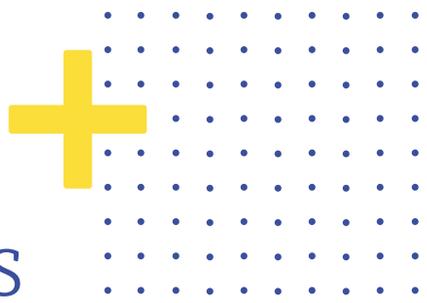


### RESPONSIVE

We aim to approve loans as quickly as possible. Should your circumstances change and your loan need adjusting, our team are on hand to help.

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# How it works

## **1. FIND AN AMPLA PARTNER SOLICITOR**

We are partnered with a number of solicitors, so you can choose to use one of them. Alternatively, we are happy to contact with your existing Solicitor if they aren't yet a partner and invite them onboard.

## **2. MAKE A LOAN APPLICATION**

Our simple online form takes minutes to fill in, and will be done by your Solicitor on your behalf.

## **3. APPLICATION REVIEW**

Our lending expertise lets us quickly review your application. We aim to reply in as little as two days with a loan tailored to you.

## **4. INDEPENDENT LEGAL ADVICE**

When it comes to your finances, we want you to make a fully informed decision. We ensure that you get independent legal advice so you are confident that we are the best option.

## **5. MANAGE YOUR LOAN**

Once your loan is approved, your solicitor can request to draw down the money in stages, according to what your case requires. The funds will not be released until you approve them via the Ampla Hub.

## **6. SETTLEMENT**

Your loan is normally repaid from your final divorce or dissolution settlement. Additional details are given in our Terms & Conditions.



# FAQs

## **NEED TO KNOW MORE?**

Have you got a question that we haven't covered below? Give us a call on 0800 009 6590 and we will be happy to chat through all of our details, so you are sure we are the right option

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## **WHAT CAN I USE AN AMPLA LOAN FOR?**

Our loans can be used to fund legal expenses relating to your divorce proceedings, whether that's mediation, arbitration, collaborative law or court proceedings. This includes your solicitor's fees and any disbursements, such as fees for Counsel of other experts such as forensic accountants or surveyors.

## **IS AN AMPLA LOAN SUITABLE FOR ME?**

We are super-flexible and dedicated to lending fairly – so we will try our best to fit an Ampla loan to you, but never if it's against your best interests. We have a minimum loan amount of £10,000 and no maximum limit, and every customer is required to take out independent legal advice before signing a loan agreement.

## **DOES MY SOLICITOR BENEFIT FROM ME TAKING AN AMPLA LOAN?**

Your solicitor receives no financial incentive from Ampla, nor do they recommend Ampla to you.

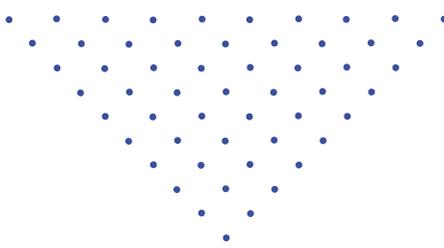
## **HOW DO I APPLY?**

In the first instance, please either contact us directly or ask your solicitor to enquire on your behalf. As part of the application process we will ask your solicitor to provide us with some information about your case, such as the stage you are at in the process, the likely value of your financial settlement and other significant facts. Your solicitor will have calculated the size of loan you will need in order to reach the conclusion of your case. Once we have received your application, we will speak to your solicitor and make a lending decision, usually within two working days.

## **WHEN DO I HAVE TO REPAY THE LOAN, AND CAN I PAY IT OFF EARLY?**

Your Solicitor will repay the loan directly to Ampla upon receipt of the final settlement amount into your Client Account that they hold for you. The balance of your settlement will be returned to you once the loan has been repaid in full. There are no penalties





whatsoever for paying the loan early, either in a single payment or by instalments. The loan may also become repayable if you breach the terms of the loan agreement.

### **WHAT HAPPENS IF I CHANGE SOLICITOR OR DECIDE TO ACT IN PERSON?**

The loan is linked to your solicitor and only approved law firms can use our service with their clients. Therefore any new solicitor you appoint would need to be approved by us, otherwise the loan would need to be repaid in accordance with the terms of the loan agreement. Similarly, if you decide to act in person that would constitute a breach of your loan agreement and the loan would need to be repaid in accordance with the terms of the loan agreement.

### **HOW DO I KNOW WHETHER I AM ELIGIBLE?**

If you are resident in England or Wales, have lived in the UK for the last 2 years and your divorce proceedings are taking place in England or Wales, we will consider you for a loan. Your application and credit status will be individually assessed based on the information your solicitor provides about your divorce.

### **AM I PERSONALLY LIABLE FOR THE LOAN?**

The loan is a full recourse loan, which means you always bear responsibility for repaying the loan. In most cases the repayment will be made directly from the settlement you receive at the end of your proceedings, however in cases where the expected settlement is not achieved for any reason (eg. you reconcile with your spouse or do not liquidate your assets), you will be liable to repay the loan to Ampla.

### **HOW MUCH CAN I BORROW?**

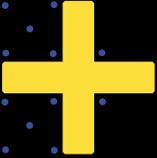
The amount you can borrow will be calculated based on the final settlement amount you are likely to be awarded at the conclusion of your divorce proceedings and what fees your solicitor (including VAT and disbursements) has estimated.

### **WILL YOU PERFORM CREDIT CHECKS AND, IF SO, WILL THIS IMPACT ON MY ELIGIBILITY?**

We will perform a credit check upon application and this will affect whether we can lend to you, however we take all factors into account and credit history is only one of the factors we consider.



# Talk to us



If you need our help financing a divorce, or you'd like to find out more information, visit us at [www.amplafinance.com](http://www.amplafinance.com)

Or if you would prefer to talk over the phone, you can reach our team on **0800 009 6590** to take the first step to stress-free divorce financing.

[www.amplafinance.com](http://www.amplafinance.com)



Ampla Operations Limited trading as Ampla Finance (company number 11814057) registered office is The Blade, Abbey Square, Reading RG1 3BE. Ampla Operations Limited is a credit broker not a lender, and is an appointed representative of RS Consumer Finance Limited.

RS Consumer Finance Limited (company number 10906534) registered office is 2 Foubert's Place, 200-206 Regent Street, London W1F 7PA. Authorised and regulated by the Financial Conduct Authority (FRN: 792153). We're supported by RoundShield Partners, an independent European investment firm advising approx. \$1.5 billion of discretionary capital.