



THE E-SIGN PROCESS



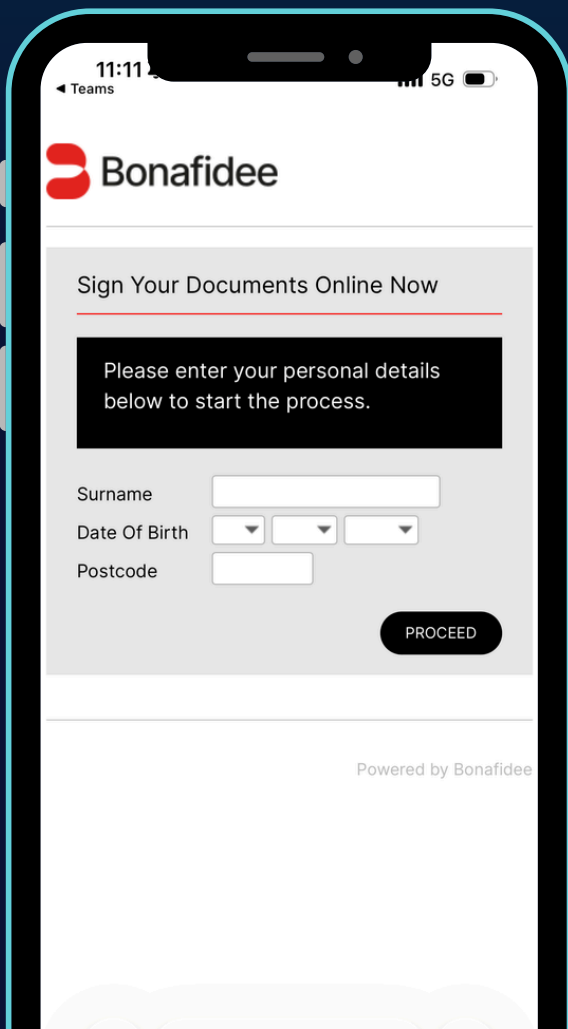
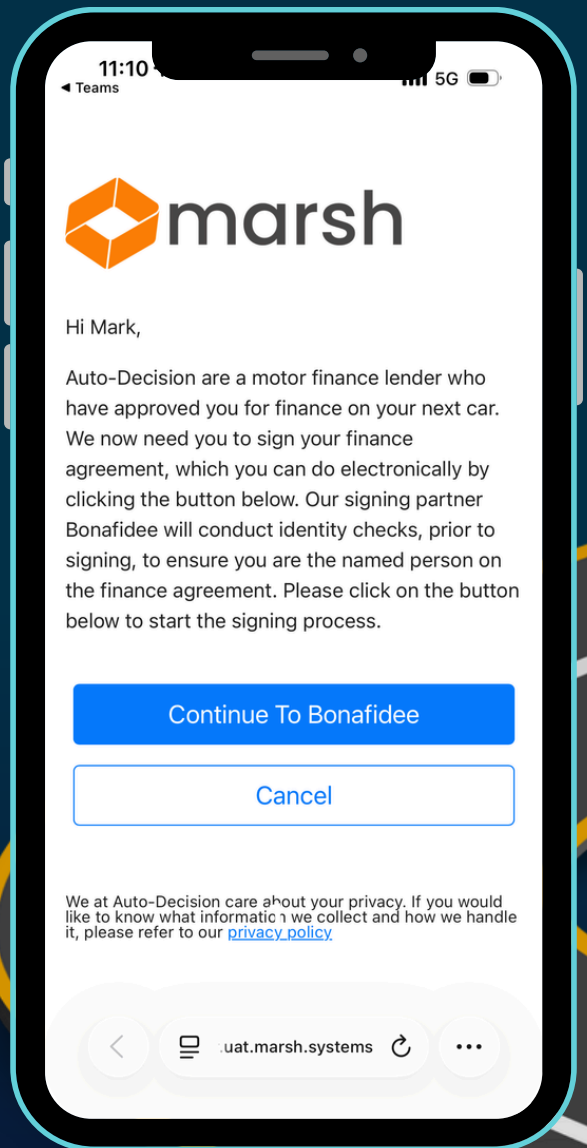
marshfinance.com

November 2025

EMAIL INVITATION

A link will be sent, the customer will need to:

- Review the Information.
- Click 'Continue To Bonafidee'.



START PAGE

The customer will be taken to Bonafidee, where they must:

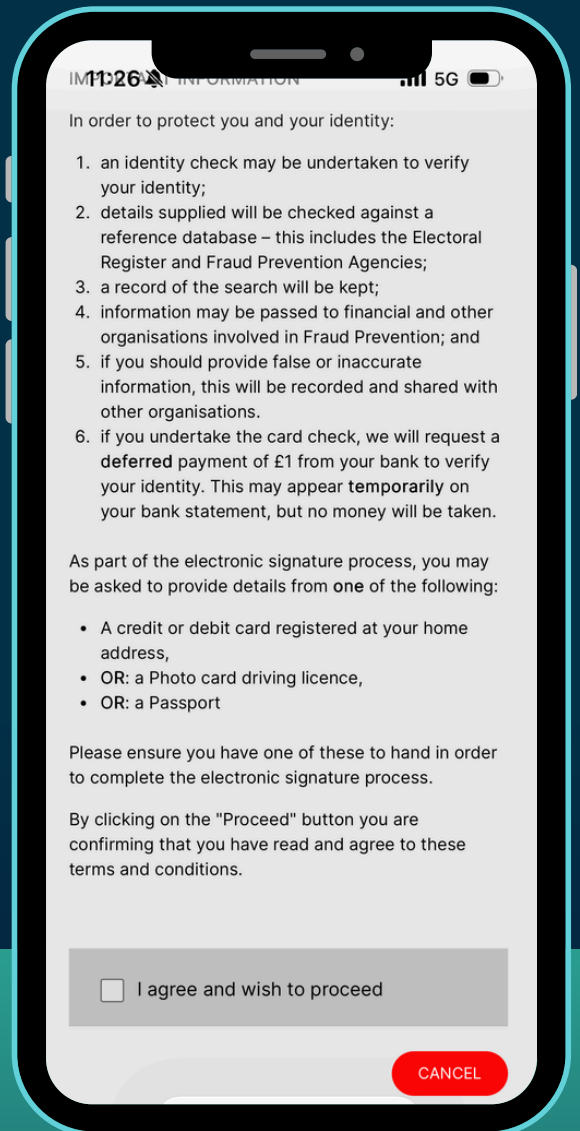
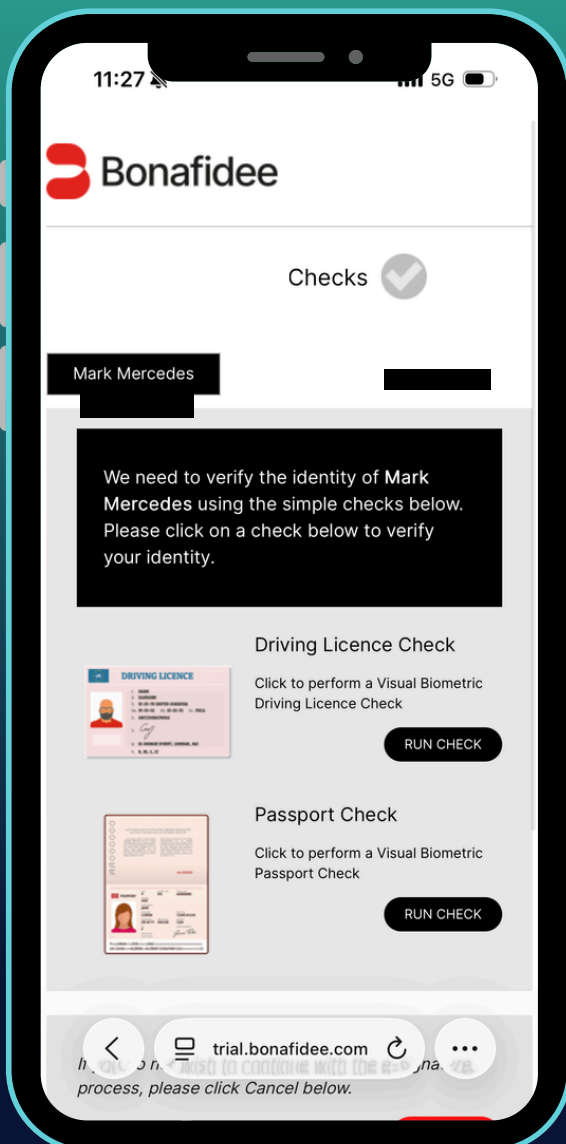
Enter surname, date of birth and postcode.

Once this is done, click 'PROCEED'.

TERMS & CONDITIONS

The customer will need to check the box at the bottom in order to proceed.

Customers should read the information, and make sure they have the required ID proofs mentioned.



PROVIDING PROOF OF IDENTITY

Customers must click on one of the ID verification methods, via the button 'RUN CHECK'.

Either can be used, but must be in date and legible.

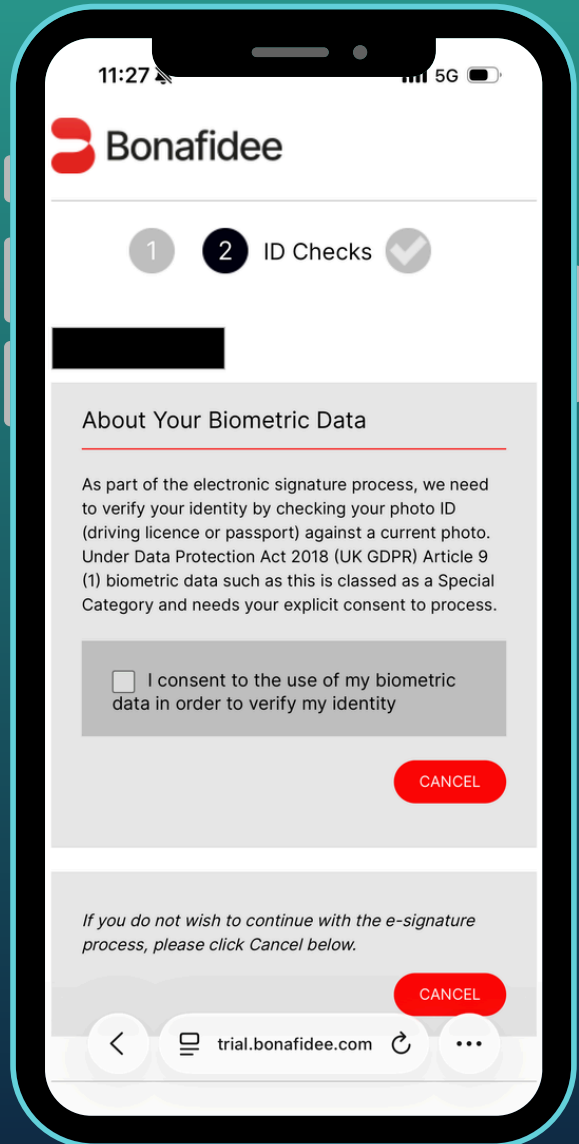
Only one of the options is required.

APPROVE ACCESS

Biometric data will be used to compare the ID provided against a current photo.

Consent to the use of biometric data is required in order to continue with the E-sign process.

If you do not consent to the use and storage of biometric data, simply click 'CANCEL' in the bottom right corner of the page.



ID UPLOAD

Follow the instructions detailed in the black box. These will differ based on the ID you choose to upload.

The image can be re-taken and uploaded if there is an issue.



Examples of unacceptable images will be provided for comparison.

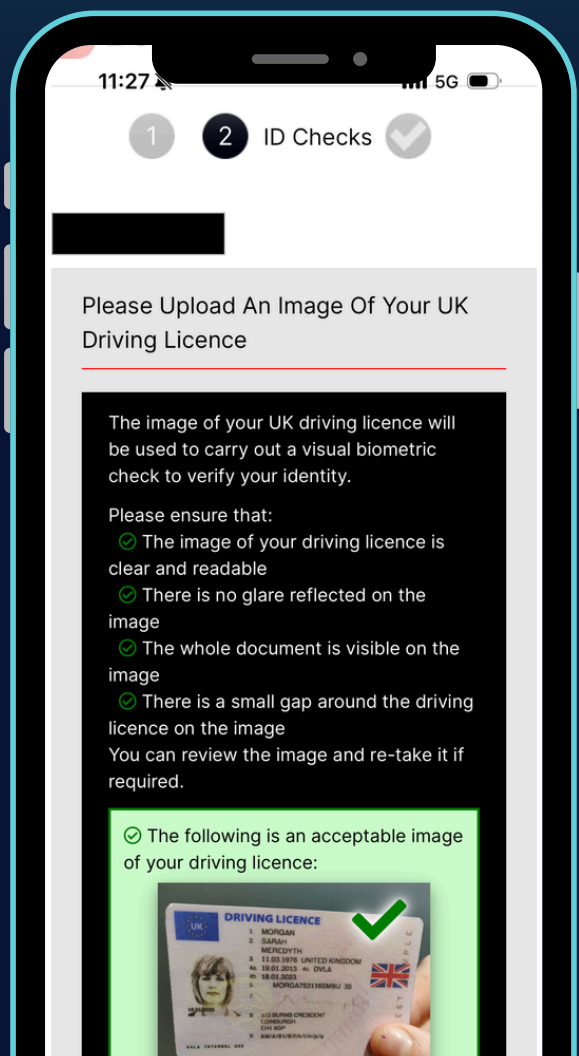


IMAGE SUBMISSION

Check and approve your image.

Before submission, you'll see a final checklist to compare against your image before clicking 'PROCEED'.

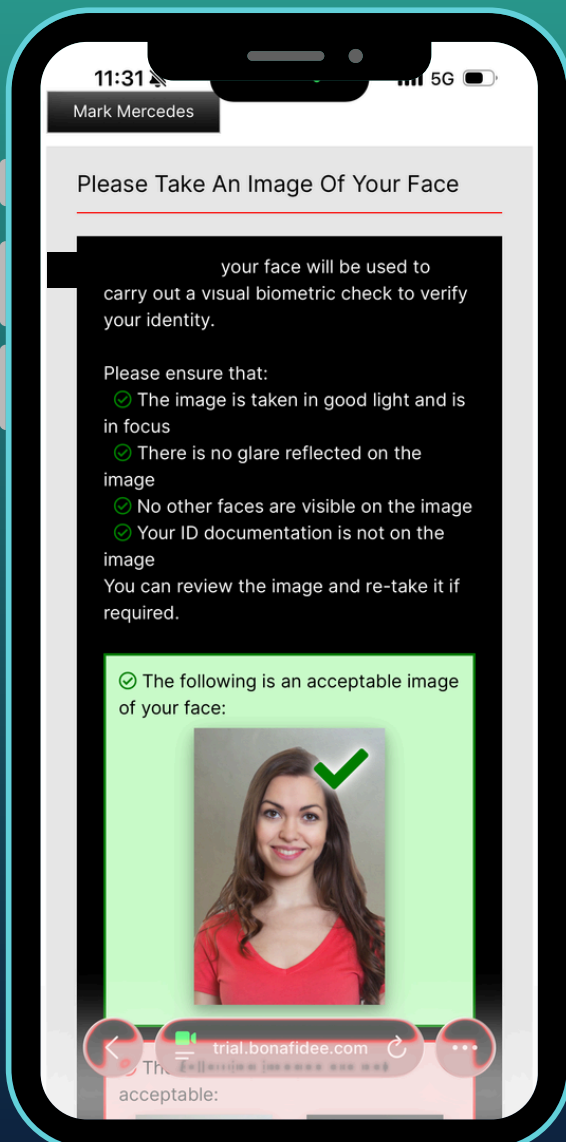
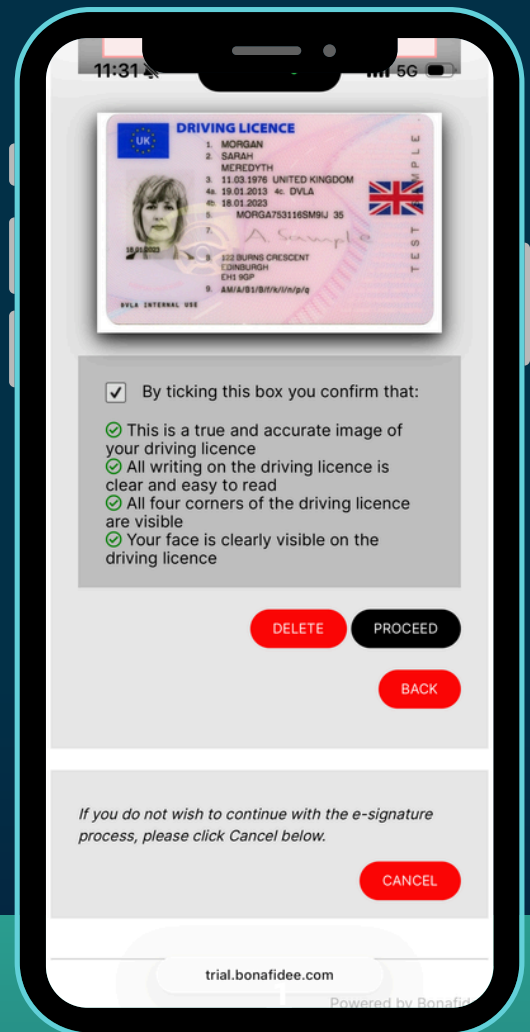


PHOTO PROOF

Next, consult the requirements for a photo. This image will be compared against your document upload to verify your identity.

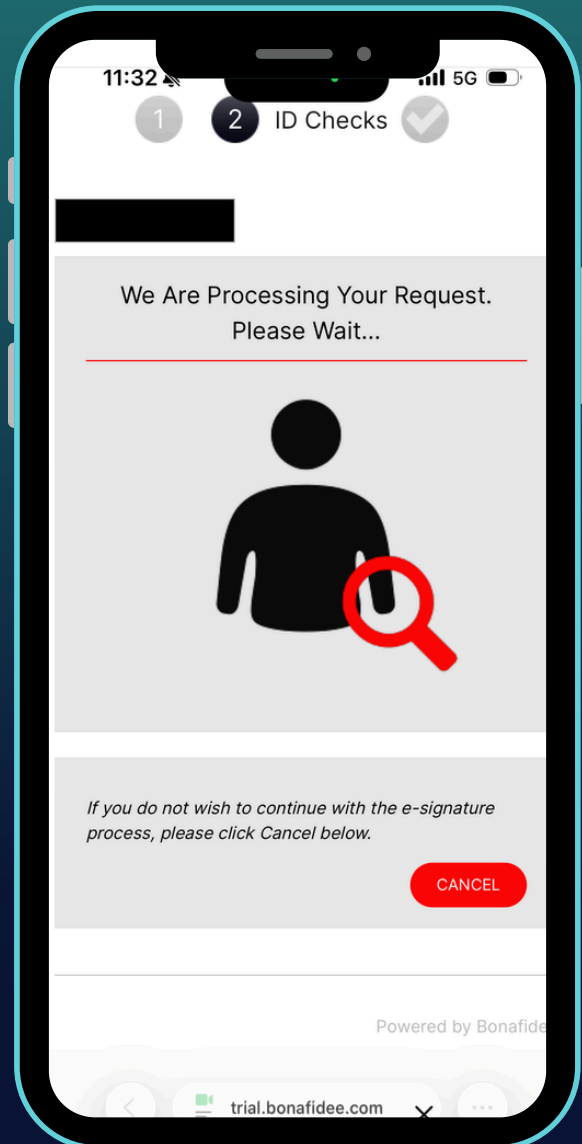
You can choose to upload a previously taken photo, but it **MUST** match the requirements listed.

SIT TIGHT

Your verification is now being assessed, and a decision will be returned to you shortly.

If there isn't a match, you will have to go back to the start of the process.

Once verification is complete, you'll be directed to Marsh Finance's car finance document page.



The code for each document is unique and can be found in the signature box.

DOCUMENTS

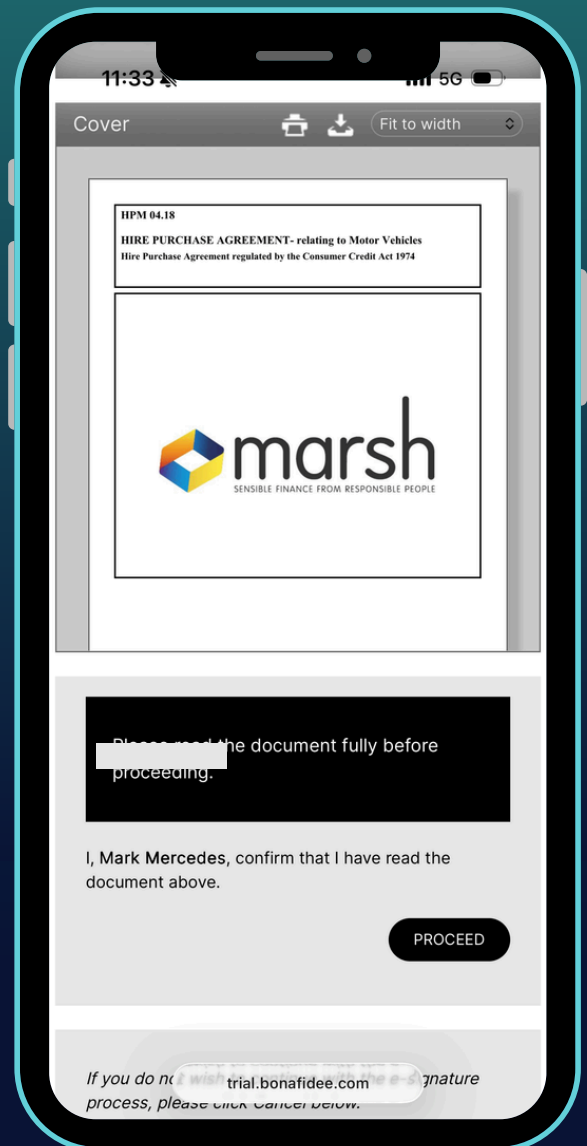
You are now required to read through each page of the Marsh Finance document.

Click 'PROCEED' to start, and to move through each document.

There are 9 documents in total:

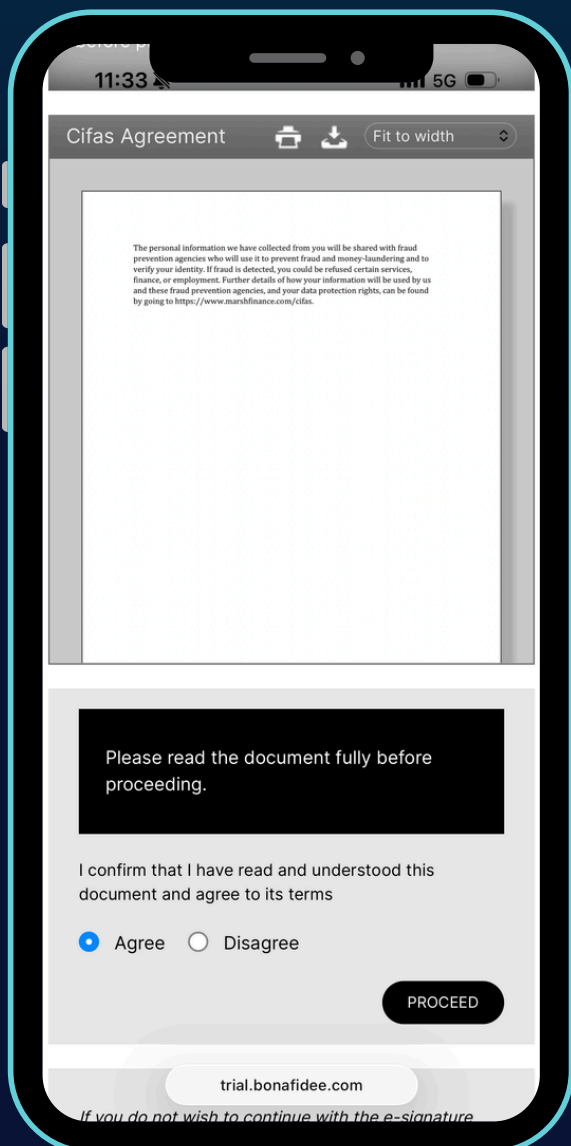
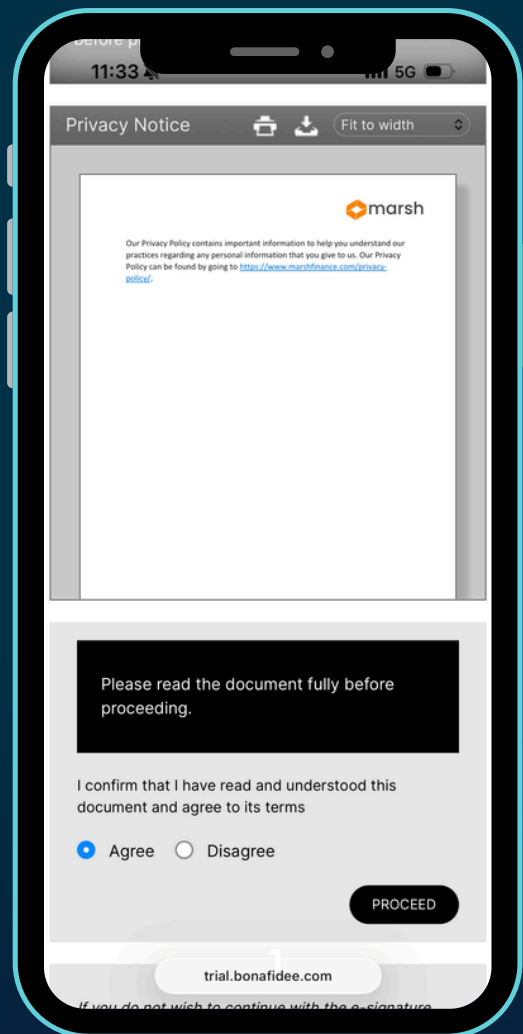
- Cover.
- Privacy Notice.
- CIFAS Agreement.
- PCCI.
- Adequate Explanations.
- Commission Disclosure.
- Agreement.
- Direct Debit.
- Marketing Preferences.

You'll be required to check boxes, enter specific codes and enter preferences, so it's important to take time to read through each document carefully, and have any necessary codes ready.



PRIVACY NOTICE

Customer is required to click agree or disagree, and the 'PROCEED' button.

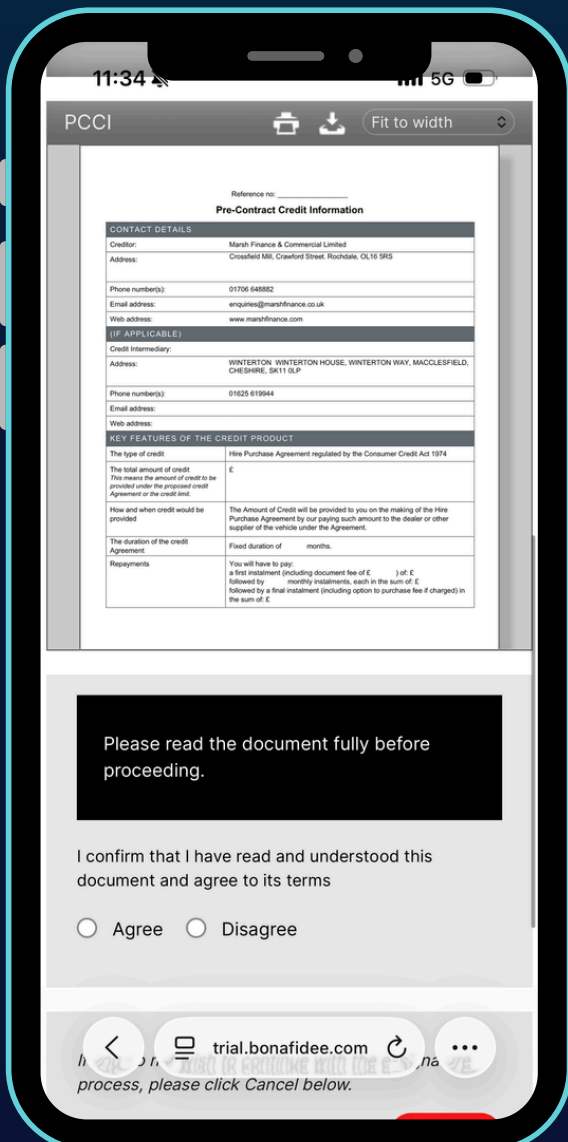
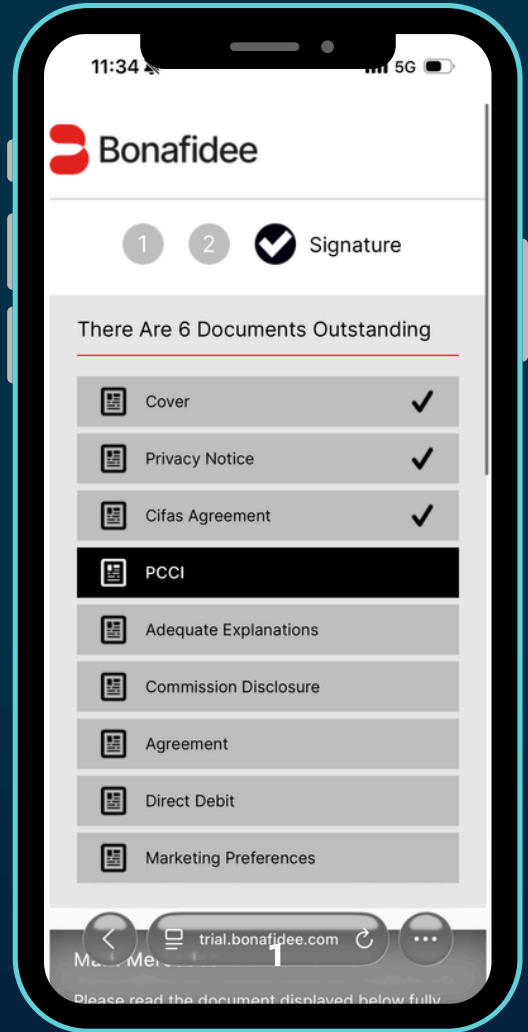


CIFAS AGREEMENT

Customer is required to click agree or disagree, and the 'PROCEED' button.

CHECKLIST

In between each document, you will see a checklist page. This page details what you've already done, and the areas outstanding.



PCCI

Customer is required to click agree or disagree, and the 'PROCEED' button.

ADEQUATE EXPLANATIONS

Customer is required to click agree or disagree, and the 'PROCEED' button.

11:34 5G

Adequate Explanations

Fit to width

Explanation of your Hire Purchase Agreement

Below we have set out an explanation of your proposed Hire Purchase Agreement with us.

You should read this document carefully along with your other pre-contract information, which together make up the pre-contract information. You should also read the terms and conditions of the Hire Purchase Agreement and ensure that you understand the terms of the loan and any charges that may be applied, and that the credit offered to you is suitable for your circumstances.

Please do not sign the Hire Purchase Agreement until you have considered all the information provided and are satisfied that you understand it, and that you wish to proceed to borrow from Marsh Finance & Commercial Limited.

IS THE PRODUCT SUITABLE FOR YOU?

Before we can process your loan application, we must provide you with some important information. You are applying for a Hire Purchase Agreement regulated by the Consumer Credit Act 1974. This Agreement finances the supply of the specific vehicle described. You have the right under s74 of the Act to seek redress from us if you are unable to obtain redress from the supplier. This does not apply where the supplier and lender are the same, the cash price of the vehicle is under £100 or over £10,000 or you enter into this Agreement wholly or predominantly for your business purposes.

It is important that you only enter into the Agreement if you are sure that you can afford the payments, you do not know about any changes in your circumstances, now or in the future, that could affect your ability to repay the amount of the loan that you have not told us about. Think carefully, have you considered how the rising cost of living may affect you being able to sustainably repay your loan and pay for your priority debts and everyday essentials? Before we lend to you we may ask for further information to verify your details, anticipated or projected income.

We also have to tell you that where a Credit Intermediary is involved in your Agreement, we will have paid them a commission for this service. This means that they have introduced you to us so that we can provide you with a loan. We ensure that all of the Credit Intermediaries we work with are Authorised and Regulated by the Financial Conduct Authority and these relationships are reviewed regularly. We do not have discretionary commissions or agreements with any of our intermediaries.

YOUR LOAN

You have requested a loan for £ over months. You are making an advance payment of £ of £.

A fee (including document fee) of £ monthly instalments, each in the sum of £ of £.

A final instalment (including option to purchase fee if charged) in the sum of £.

If you repay each of the monthly repayments on time, the loan will cost £ in interest and £ in fees.

The total repaid will be £.

You may, however, choose to repay all or part of your loan early at any time which will reduce the amount you have to repay. We will only lend to you if we are satisfied that you can afford the loan offered and we ask you to please make sure, before

Please read the document fully before proceeding.

I confirm that I have read and understood this document and agree to its terms

☒ Agree ☐ Disagree

PROCEED

trial.bonafidee.com

11:36 5G

Commission Disclosure

Fit to width

COMMISSION DISCLOSURE

We take pride in being open and honest with customers.

With this in mind, we want you to know if the dealership or broker (Introducer) helping you get this loan will be paid a commission. This way, you can make an informed decision.

is an independent intermediary and look to find the most suitable deal from their panel of lenders, depending on your current circumstances.

will receive a commission from MARSH FINANCE & COMMERCIAL LTD if you choose this loan. This is to pay them for their services in arranging and managing the finance process on your behalf, like filling out paperwork and answering your questions.

will get a commission of £ when your car finance agreement begins.

How Is Commission Calculated?

The commission paid doesn't change the total cost of your loan or the terms of the loan. You won't pay more because of this commission.

If you have questions about this information or how the commission affects your loan, please contact us.

02706 448882 (Click Option 1) payments@marshfinance.co.uk marshfinance.com

By signing below, you confirm that:

ENTER CODE

I, Mark Mercedes, confirm that I have read the document above and that by entering the signature code and ticking the following check box I am conveying my signature in the document. ☐

CONFIRM

trial.bonafidee.com

COMMISSION DISCLOSURE

Don't forget to manually type the code visible into the box - you can find it in the signature box!

Failure to enter the code correctly will mean restarting the E-Sign process.

DIRECT DEBIT

Don't forget to type the code visible into the box - you can find it in the signature box.

Failure to enter the code correctly will mean restarting the E-Sign process.

your e-Sign 11:41 5G

Direct Debit

marsh

Marsh Finance & Commercial Ltd
Crawford Hill
Crawford Street
Barnes
Lancashire
OL16 9RS

Instruction to your bank or building society to pay by Direct Debit

2 8 5 4 2 4

Signature box: YLHC

I, Mark Mercedes, confirm that I have read the document above and that by entering the signature code and ticking the following check box I am conveying my signature in the document. ☒

CONFIRM

trial.bonafidee.com

If you do not wish to sign the document at

11:41 5G

Marketing Preferences

Marketing Preferences

We'd like to contact you about our products, services, promotions, and exclusive offers.

☒ I agree to receive marketing communications from Marsh Finance.

Marketing Contact Preferences (if applicable)

You can choose how you would like to be contacted - by telephone, email, WhatsApp or text message. Please tick your preferences.

☒ Email
☒ Text (SMS)
☐ Telephone
☒ WhatsApp

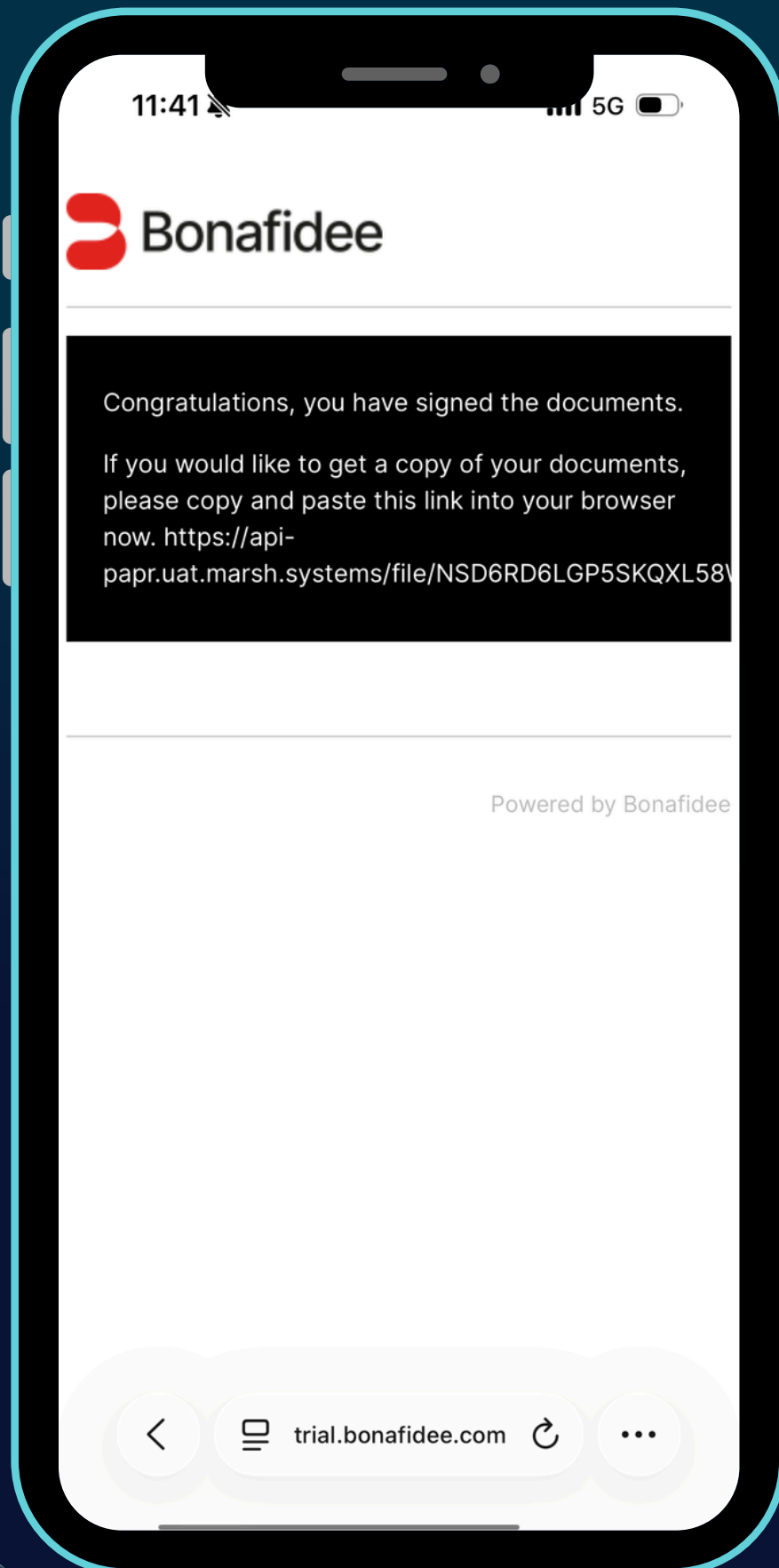
PROCEED

trial.bonafidee.com

MARKETING PREFERENCES

Customers have freedom to choose what preferences to activate, as well as how to be contacted.

SIGNATURE COMPLETE





CAR FINANCE, MADE SIMPLE.



Contact Us

marshfinance.com
dealersupport@marshfinance.co.uk
01706 751 273