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The Association  
of Alternative  
Business  
Finance

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## AABF Membership Criteria

The AABF welcomes applications for membership from businesses that meet the following criteria:

AABF Members must:

- Comply fully with the AABF's Principles Based Framework and abide by the Rules of the Association
- Be a UK tax resident company and can demonstrate at least 12 months trading
- Not be classified as a Bank
- Carry out credit/debt based retail financial services to businesses operating in the UK centered on the following business classes (this list is not designed to be exhaustive)
  - Business Cash Advance
  - Term Lending including Corporate Bond Issue
  - Invoice Funding / Discounting
  - Lines of Credit – including revolving credit facilities
  - Trade Finance
  - Bridging
  - Asset Finance
  - Peer to Peer lending platforms
- Always demonstrate high standards of credit risk and operational risk management.
- Always deliver high standards of transparency thus providing clear and unambiguous information to all customers at all times
- Commit to treating their customers fairly and responsibly, and to operate with integrity at all times.
- Each Member must operate their own appropriate complaints procedures – the Association may from time to time request details of such procedures and anonymised data as to their outcomes.
- Abide by this Code and all applicable laws and regulations.

The Association is not an Ombudsman nor is its function in any way that of a regulator of its members and their conduct. The Association has no jurisdiction, mandate, mechanism or means to raise or investigate any grievance or dispute against any Member (past or present) by a customer or a party who has received or been offered/declined any financial product or service by a Member (howsoever), other than where Members may have breached or contravened the Principles of the Association to which they have subscribed in becoming Members.

Partner Membership may at the Boards discretion be offered to relevant representative bodies.