

**Document ID:** BA-POL-010

**Title:** Terms of Use

**Version:** v2.0

**Status:** APPROVED

**Owner:** Butterfly Advisory

**Approved by:** Giedre Beige

# Butterfly

CLARITY THAT DECIDES

## Fees & Commission Disclosure

**Last updated:** 19 February 2026

This page explains how Butterfly approaches fees and commissions so you can make decisions with clarity and confidence.

### 1) Our approach

Butterfly Advisory provides advisory support, preparation, coordination and introductions. Depending on the service and the route you choose, we may be paid by you, by a third party, or by a combination of both. We aim to be transparent about this throughout your journey.

### 2) When we may receive commission

Where relevant, we may receive a fee or commission from third parties such as lenders, brokers, insurers, professional advisers, or specialist providers when we introduce you or coordinate a service. Commission arrangements vary between providers and may change over time.

### 3) Types of commission (examples)

Commission models can include one or more of the following:

- A fixed fee per introduction or completed transaction.
- A fixed rate/percentage of the amount funded or the premium (where applicable).
- A tiered percentage based on factors such as size, complexity, or risk profile.
- A combination of the above.

Not all providers pay commission, and different providers may pay different amounts.

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## 4) How commission may vary

In some cases, commission may vary depending on factors such as the amount borrowed, the term, and the overall cost of the arrangement. Where this applies, we will disclose it before you proceed.

## 5) How we disclose commission

Where commission is relevant, we will disclose:

- **Whether** we receive a fee/commission.
- The **nature** of the arrangement (for example, fixed fee or percentage-based).
- Further information on **how it is calculated**, and the **amount** (or reasonable estimate) where appropriate and available.

If you would like more detail at any point, you can request it and we will provide what we reasonably can.

## 6) Fees paid by you

In some cases, we may agree a fee with you for advisory, preparation, coordination, or project work. If a client fee applies, it will be set out clearly in writing before you proceed.

## 7) Conflicts of interest

We are committed to acting with integrity and putting client outcomes first. Where a commission arrangement could create a conflict, we manage this through transparency and clear process. If you would like information about how conflicts are handled, please request it.

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## **8) Questions**

If you have any questions about fees or commission, please contact us:

**Email:** [dpo@butterfly-advisory.com](mailto:dpo@butterfly-advisory.com)

**Telephone:** 020 7060 0604