

How we source, verify and hand off every merchant.

This page is for the compliance and legal team at any broker we send merchants to. It describes how we operate, not a legal opinion on either side's status under any state's broker or telemarketing law. Ask your own counsel about that. If anything below changes, the version number at the bottom changes with it.

BROKER-FACING · NOT SHOWN TO MERCHANTS

Every merchant comes from our own ads, never a bought list. We keep the consent, the evidence and the timestamp behind every one of them, and we contact people inside fixed hours with a hard cap on attempts. One merchant goes to one broker, enforced in our database, not promised in an email. We never quote rates, advise, charge the merchant, or use their consent for anything beyond this introduction.

1 · Where our merchants come from

Every merchant in our pipeline comes from our own advertising on Meta and Google, run to our own brand, Correct Advisor, and our own funnel. We do not buy lists. We do not scrape UCC filings. We do not cold dial. We do not resell or repurpose anyone else's data.

If a merchant reaches you through us, they found Correct Advisor first, answered our questions, and asked to be connected. Nobody else's name is on that data before ours.

2 · What the merchant agreed to

Before we take a phone number, the merchant sees this, in these words, on the same screen as the number field:

SHOWN BEFORE THE CLICK

"By clicking _____ you agree that Correct Advisor and the advisors we work with may call and text you about your enquiry, including with automated technology. Consent is not a condition of any financing. Reply STOP to opt out."

FULL WORDING, SAME SCREEN

"By giving us your number you agree that Correct Advisor and the advisors we work with may call and text you about your enquiry and business financing, including with automated technology: a confirmation, a reminder before your call, anything needed to rearrange it, and follow-up if you did not book a time. Up to 8 messages over 30 days. Message and data rates may apply. Reply STOP to opt out at any time, or HELP for help. Consent is not a condition of any purchase or financing."

"By booking you agree that we can pass your answers and contact details to the funding advisor we match you with, so they can call you at the time you picked. We are a matching service, not a lender, and we do not make funding decisions. The advisor pays us for the introduction, which is why being matched costs you nothing."

- Names Correct Advisor at the point of consent. Once a merchant is matched, the specific broker taking the call is named too, on the page we send before the appointment.
- Covers contact by phone and text about the enquiry and business financing, nothing wider.
- States plainly that consent is not a condition of any financing.
- Carries the version and date in the footer of this page, so a change in wording is traceable.

3 - How we evidence it

- A TrustedForm certificate for every submission, available to you on request.
- A session recording of the form being completed.
- Timestamp, IP address and user agent stored with the submission.
- Phone number verified by one-time code, email address verified.

- Kept for five years from the last contact.
-

4 · How we contact merchants

- 9am to 8pm in the merchant's own local time, nothing before noon on Sundays.
 - No more than three contact attempts in any 24-hour window, across every channel combined.
 - Every number checked against the National Do Not Call Registry, using a list no more than 31 days old.
 - Our own internal do-not-call list, honoured across every channel we use.
 - Opt-outs honoured immediately, and passed to you the same day.
-

5 · Exclusivity

One merchant, one broker. We enforce it with a unique constraint on the merchant record in our own database, not a promise: the same merchant cannot be assigned to two brokers at once. Once a merchant is yours, we do not resell them and we do not introduce them anywhere else.

6 · What we never do

- Quote rates, factor rates, terms or approvals.
- Advise, recommend or negotiate on anyone's behalf.
- Charge the merchant anything, at any point.
- Tie our fee to the amount funded.
- Use a merchant's consent for our own marketing. It covers this introduction and nothing past it.

7 • What we need from you

- Your own consent for any marketing you run after the introduction.
- Your do-not-call practices, and any opt-outs, reported back to us.
- The states you're registered or licensed in.
- Whether you use dialers, prerecorded messages or AI voice, so we can flag the states that restrict them.

8 • Data

- Stored in Supabase and GoHighLevel. Access is limited to our own operations team and the broker each merchant is assigned to.
- Sub-processors: Supabase (database), GoHighLevel (CRM), PostHog (behavioural analytics), Cal.com (scheduling).
- Deletion requests: email hello@raereach.com. We complete deletion within 30 days, except for the do-not-call and opt-out records above, which we're required to keep.
- Rae Reach is a UK company. Correct Advisor, the brand that speaks to merchants, is a trading name of Rae Reach, and this is how we handle US merchant data under that name. Correct Advisor's own consumer privacy policy is at correctadvisor.com/privacy.html.