untangled®

Divorce Loans Guide

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From Chaos to Calm.

RESPECT

A place where voices are heard. We speak up, we listen to each other, and we challenge without ego.

CLARITY

While others complicate, we cut through the noise.

INTEGRITY

We speak clearly, stay human, and stand by our principles – even under pressure.

DRIVE

We take ownership and make progress. We clear blockers, move fast when it counts, and don't add complications.

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Who are we?

Untangled covers legal costs for a range of legal proceedings, including divorce, probate and other civil litigation. Ampla Consumer Finance Limited (trading as Untangled) is authorised and regulated by the Financial Conduct Authority (FCA). FCA Firm Reference Number 792153.

Why Untangled?

At Untangled, we understand the importance of providing calm in your life, as you navigate the chaotic world of separation. That's why we pride ourselves on being honest, simple and straightforward to work with – so you can focus on moving on with your life.






Ampla Consumer Finance Limited trading as Untangled (company number 10906534) registered office 288 Bishopsgate, London EC2M 4QP. Authorised and regulated by the Financial Conduct Authority (FRN: 792153).

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How we can help:

- An Untangled loan can provide financial support to cover the costs for legal proceedings, including family law proceedings, proceedings under the Family Law Act, TOLATA claims, children's proceedings, mediation, arbitration, and maintenance costs.
- Our specialist sales team will promptly assess your enquiry and get you on the road to accessing finance, with next steps typically provided the same day.
- A simple and efficient online application process is available for your solicitor.
- Loans facilities are available from £ 10,000, with no upper limit.
- Our team recognise that every family law case is unique and provide tailored solutions to ensure that you are supported as best as possible.
- All loans are subject to eligibility, suitability, underwriting and affordability criteria.
- This product is intended for individuals involved in family law proceedings and may not be suitable for all consumers.

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Interest rates and fees

- Untangled use simple interest instead of compound interest because it's easier to understand - although the APR may appear higher, simple interest means you only pay interest on the amount you borrow, not on interest added over time.
- Interest rates start from 19.5% per annum, dependent on risk and complexity — we confirm the applicable rate following conclusion of our underwrite.
- Interest is charged daily, based on a 365-day year. It is calculated only on the amount borrowed, not on the accumulated interest. This makes it easier to understand and more predictable.
- Interest will accrue only on amounts drawn down (except on any noninterest-bearing ILA contributions or accumulated interest).
- Untangled family law loans are free from arrangement fees, extension or early redemption fees.
- We offer the option to add up to £300 of your independent legal advice cost to your loan, on a non-interest-bearing basis, or £900 for loans over £l million.
- That's it - we're proud to be transparent about our fees, with no hidden costs.

	Untangled (Simple Interest)	Competitors (Compound Interest)
How Interest works	On their outsanding balance only	On balance and previous interest
Interest on accumulated interest?	No	Yes
Transparency	Rewards clarity	Rewards complexity
Interest visability	Fully predictable	Less predictable
Risk of misunderstanding	Low	Higher chance if not explained

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Application process

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- Get in touch with our sales team — they will be able to qualify your enquiry over a 10-minute call, or with a handful of questions over email. Let us know how much funding you require, the likely assets for repayment and we'll take it from there.

- Send in your application — this needs to be completed by your acting solicitor. We endeavour to respond with any further queries within 2 working days and often will be able to make an offer in as little as 5 working days.

- Independent legal advice — Once we have completed our underwrite, we will communicate the applicable interest rate and provide the loan documentation to your chosen provider for advice. Independent Legal Advice is mandatory, and you can choose your own adviser. Don't forget to let us know if you would like up to £300 of this cost paid directly by us and added to the loan without incurring interest (or £900 for loans over £1 million). Adding the ILA costs will increase the total amount repayable (even though it is non-interest-bearing)

- Document signing — once we've received your certificate of independent legal advice, we can release your documents for signing. That's it - your loan can now be made live, ready to be drawn down from — the full process can be completed in as little as 10 working days.

That's it! The loan can now be made live, ready to be drawn down. The full process can be completed in as little as 10 working days!

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Drawing from the facility

Once your loan facility is live, we'll introduce you to our online portal.

To release monies, the request is first approved by Untangled – usually with 24 hours, followed by approval from you. We will never release monies without confirmation from you, the borrower.

Our loan is a running account credit agreement, meaning you can repay in part should you want to, however there are no monthly payments. We require that upon settlement, all Ampla loan monies are settled as a priority.

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Why Untangled?

- Unique product offering
- Knowledgeable team with over 50 years of combined experience in finance
- A team with diverse financial backgrounds and direct access to underwriters/decision makers
- Actively working with over 80 family law/private client firms

Click here to start your application

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