

Agrii Finance Terms of Business

Regulation

Agrii Finance is a trading name of Masstock Arable (UK) Limited. who is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 710790. We are permitted to act as a Credit Broker.

You may check this information on the FCA's Register by visiting www.fca.org.uk/register or by contacting them on 0800 111 676.

About Our Service

- Our main business is in the agricultural services sector, providing agronomy advice, crop inputs and digital solutions for farmers and growers. The brokering of credit is a secondary activity to enable our customers to help finance the purchase of those goods or services.
- We do not fund any credit contracts ourselves; all credit applications are introduced to our third party lender De Lage Landen (DLL).
- We encourage you to ask us at any stage anything that is unclear and obtain independent legal advice if you still do not fully understand the credit arrangements
- Please note unless we are satisfied you fully understand the terms and conditions of the finance you are applying for, we will be unable to make the introduction to the finance company, this is for your protection.

What we will do.

- Explain the key features of the regulated credit agreement to enable you make an informed choice
- Take reasonable steps to satisfy ourselves that the scheme is suitable for your needs and circumstances.
- Advise you to read, and allow you sufficient opportunity to consider, the terms and conditions of a credit agreement before entering into it
- Before referring you to a third party which carries on regulated activities obtain your consent, after having explained to you why your details are to be disclosed to that third party
- Before effecting an introduction of you to a lender disclose (where applicable) the fact that the lender is linked to this firm by being a member of the same group as the firm
- Before effecting an introduction of you to DLL explain how, when and where you may exercise your cancellation rights.

Our Remuneration:

Agrii does not charge for your brokering service; however, Agrii receives a volume bonus payment annually from the lender, capped at 1% of introduced business volumes. Any volume bonus payable to Agrii does not change based on the scheme the customer chooses, and it does not affect your APR. You may, at any time, request information regarding any payment which we may have received as a result of placing your finance with DLL.

Treating you Fairly:

We always aim to treat you fairly. This means that we will:

- Conduct our business with due skill, care, confidentiality and integrity
- Never put ourselves in a position where our primary duty to you is compromised
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Be transparent in the matter of our remuneration

Your Responsibilities:

- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any agreement we arrange for you

Data Protection and Confidentiality:

The information we receive from you is used to arrange finance with DLL . You have the right to cancel your authority to use such information. Before or after you enter into any agreement DLL to help make credit decisions, will make a credit search with a credit reference agency, this will also include enquires into principle directors and partners if you are a company or partnership Full details of the use and disclosure of your information by DLL is contained within the terms and conditions of any agreement, which you should read before signing.

All customers' records are treated as private and confidential; we therefore reserve the right to give you copies of your records rather than allow access to files containing records concerning other clients. If you want a copy of your files please send your request in writing to dataprotectionenquiries@agrii.co.uk

We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 (POCA) and the Money Laundering Regulations 2017.

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What to do if you are not satisfied with our service:

If you wish to register a complaint please contact Nicola O'Keefe , Lead - Credit & Risk Management, in writing riskescalations@agrii.co.uk

Upon receipt of your complaint we will send you our complaints procedure. This is also available at any other time upon request. You may be entitled to refer a complaint against us to the Financial Ombudsman Service if you are not satisfied with our response. The contact details are as follows:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website - <http://www.financial-ombudsman.org.uk>

E-mail: complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4 567