

## Terms of Business

### General

Close Brothers DAC (being an Irish registered designated activity company having registration number 706530) trading as Close Brothers Commercial Finance, Close Brothers Asset Finance, Close Brothers Motor Finance and Braemar Finance is regulated by the Central Bank of Ireland.

Close Brothers DAC is a wholly owned subsidiary of Close Brothers Limited.

Close Brothers Limited (being a UK registered private limited company and its Irish registered branch of the same name having registration number 907899), trading as (and having as registered business names) Close Brothers Commercial Finance, Close Brothers Asset Finance, Close Brothers Motor Finance and Braemar Finance, is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom.

Close Brothers DAC is subject to the licenced Retail Credit Firm Standards, the Consumer Protection Code, and SME Regulations which offers protection to consumers and certain small / medium sized businesses. These codes and regulations can be found on the Central Bank of Ireland's website [www.centralbank.ie](http://www.centralbank.ie).

### Nature of Business

We provide credit products to personal and commercial customers including:

- Hire Purchase Agreements
- Lease Agreements &
- Loans

### Charges

We charge for our products and services and these are set out in our credit agreements or in our tariff of charges notice relevant to such product or service.

### Personal Data Protection

Our privacy notice, which can be found on our website, outlines how we will use your personal data. For the purposes of data protection law, we are a data controller in respect of your personal data. We collect and use your personal data and where applicable this may include information related to your spouse/partner, directors, shareholders, partners, guarantors and owners (your "representatives"). Close Brothers DAC/Close Brothers Limited is responsible for ensuring that it uses your personal data in compliance with data protection law.

If you have any questions about how we process personal data or about your rights over your personal data, our Data Protection Officer can be contacted at [dpo@closebrothers.com](mailto:dpo@closebrothers.com) or Data Protection Officer, Close Brothers DAC/Close Brothers Limited, Building 1, Swift Square, Santry Demesne, Northwood, Dublin 9.

### Conflicts of Interest

We have a conflicts of Interest policy in place to identify and to prevent or manage any known or potential conflicts of interest which may arise when providing products and services to our customers. On occasion the arrangements made to prevent or manage a conflict may not in themselves be sufficient, in such a scenario a full disclosure will be made prior to undertaking any business with you. This will allow you take an informed decision with respect to the product or service in the context of which the conflict arises.

### Customer Default

If you default on an agreement with us we may terminate that agreement and take steps necessary to recover what is owed to us.

### Complaints Procedure

We have in place a written procedure for handling of complaints. This procedure provides for complaints to be acknowledged, investigated and resolved.

We will always try to resolve your complaint as quickly as possible. If we are unable to do this, we will write to you within 20 working days to update you on the progress we have made. In the unlikely event that it takes longer than anticipated to investigate your complaint we will write to you within 40 working days:

- Explaining why we have been unable to reach a decision
- To let you know when you can expect our final decision
- Provide contact details for the Financial Services and Pensions Ombudsman

Once we have fully investigated your complaint, we will write to you confirming our decision within five working days and where applicable the terms of any offer of redress to be offered. If the complaint is still not resolved to your satisfaction, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman. The Ombudsman can be contacted using the details below:

Address:

Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Telephone: [01 567 7000](tel:015677000)

Email: [info@fspoi.ie](mailto:info@fspoi.ie)

Website: [www.fspoi.ie](http://www.fspoi.ie)

Terms of Business are effective from 1st November 2022.