

STATUS DISCLOSURE FORM
FINANCING YOUR PURCHASE – FREQUENTLY ASKED QUESTIONS

Who are we?

Name: JCB FINANCE LTD

Registered address: THE MILL, HIGH STREET, ROCESTER, STAFFORDSHIRE, ST14 5JW

Contact details: 01889 594155 www.jcb-finance.co.uk

What can we do to help finance your purchase?

We can help you decide which of our finance options is most suitable to finance your purchase. We offer Hire Purchase or Leasing facilities with fixed or variable rate options. It may also be possible for us to structure your chosen finance option so that it is tailored to match your business' income and expenditure patterns.

If you are not sure what type of financing you need, our Product Guide on our website will help you choose the right option.

Who is our regulator?

We are authorised and regulated by the Financial Conduct Authority (FCA).

Our FCA Reference Number is 708332.

Our permitted business is entering into Regulated Credit Agreements and Regulated Consumer Hire Agreements, undertaking Credit Broking and Canvassing Off Trade Premises.

You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk – we are listed as a consumer credit firm.

Do you have to pay for our help?

We do not charge for our time. Our fees relating to our credit and hire agreements are detailed within those agreements. Our introducers, the UK JCB dealer network, will not charge you for their time or services. We will pay a commission to the JCB dealer. This commission arrangement is beneficial to the JCB dealer. We pay a flat fee of £50 plus basic rate tax and employer National Insurance contributions for each JCB machine and/or non-JCB equipment on the finance agreement. These payments are not additional fees that you will have to pay and do not affect the amount you pay under your finance agreement.

Can we give independent financial and/or debt advice?

No, we are neither an independent financial adviser nor an independent debt adviser and so are unable to provide you with independent financial advice or independent debt advice on the management of your debts.

What can you do if you wish to complain about our services?

If you wish to make a complaint, please contact us in the first instance by writing to us at JCB Finance Limited, The Mill, High Street, Rochester, ST14 5JW or by telephoning us on 01889 594142.