



www.peacock.co.uk

TERMS OF BUSINESS

WHO ARE WE?

Peacock and Binnington Limited, a company registered in England & Wales, company registration number 00328944. We are Authorised and Regulated by the Financial Conduct Authority (FCA) and you can check our authorisation and permitted activities on the FCA's website www.fca.org.uk. You can contact us at Peacock and Binnington, Old Foundry, Brigg, Lincolnshire, DN20 8NR, on 01652 600 200 or at mark.farleigh@peacock.co.uk. Our registered office address is at the foot of this page.

WHAT WE DO.

Peacock and Binnington are a credit broker, not a lender. From our panel of Finance Manufacturers (providers) we can provide a range of business-to-business asset finance solutions to our agricultural customers in the form of hire purchase, lease or operating lease and contract hire. We are also able to provide unsecured loans for other projects. Product data sheets for any of these finance products are available upon request.

We fully adhere to the FCA's code of practice and will, at all times, act in your best interests. Based on the information that you give to us we will provide you with a competitive quote for finance products most suitable to meet your needs and give details of the finance provider being used. With your consent, we will approach the chosen Finance Manufacturer (provider) to gain an approval for finance. When we obtain a suitable approval, we will explain any conditions that may be attached to it.

Whilst not all the products that we broker will be regulated, we will at all times act in your best interests when sourcing credit based on the requirements you disclose to us. When this is agreed with you, we will provide you with information about the finance product to ensure you understand your responsibilities and commitments, before proceeding.

WHO CAN APPLY FOR OUR PRODUCTS AND SERVICES?

For agricultural business finance products only: (Our providers only lend business to business)

- Any UK based business entity, sole trader, partnership, limited company, or limited liability partnership.
- Over 18's only.
- UK residents only.

Peacock & Binnington Ltd

Registered Office: The Old Foundry, Brigg, North Lincolnshire DN20 8NR
t. 01652 600 200 w. peacock.co.uk

Directors: M A Peacock, N A Peacock, G W Main, M J Bourne, R Cross, M P Farleigh, A J Walker.
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WHAT FEES WILL YOU HAVE TO PAY?

The provider will charge you fees and interest for completing the finance agreement. These will be explained fully to you by us before any documentation is signed to ensure that you are aware of these before you commit to the deal. Peacock and Binnington will not charge you a fee for our credit broking services, instead, we will receive payment for our services from the manufacturer (provider) who we arrange your facility with. This is paid to us in the form of commission and/or a fee.

These payments may be variable or pre-set dependent on the manufacturer. In some instances, we can influence the interest rate that you pay and this in turn will impact on the amount of commission we will receive. In addition, the amount of commission we receive may be influenced by the type of finance you take out and/or the term over which this is to be repaid. We will carefully select from our providers according to various parameters such as your individual requirements, and circumstances.

DATA PROTECTION & THE UNDERWRITING PROCESS

When we provide our services to you, we (and our providers) will need to gather information about you and/or your business to properly ensure that the facility required is affordable.

In most circumstance we will require up to date stocking and cropping details and in some instances the provider may require up to date financial information to support your proposal. If you are a corporate entity the provider may also need to verify the identities of all key individuals/directors/shareholders for both credit purposes and to comply with money laundering regulations. Where you are taking out finance in your own name as an individual or a partnership, our providers are required to perform credit searches on you. The information you provide to us will be subject to the Data Protection Act 1988. A copy of our Privacy Policy will be provided to you and is also available on at [Privacy Policy | Peacock & Binnington](#).

You can ask us or any company associated with us to stop processing or storing your personal data at any time by contacting us at the address below:

Peacock and Binnington, Old Foundry, Brigg, Lincolnshire, DN20 8NR.

OUR COMMITMENT

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards at all times. However, there may be occasions when you feel that this has not been achieved and we would like to have an opportunity to rectify this. We take all complaints seriously and will do our best to deal with your complaint in an open and efficient manner.

Should you have cause for complaint please contact us at Peacock and Binnington, Old Foundry, Brigg, Lincolnshire, DN20 8NR, with your name and address, email or phone number and details of your complaint. Please advise your preferred method of contact for us to respond. Alternatively, you can call us on 01652 600 200 or email us at mark.farleigh@peacock.co.uk.

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Details of our Complaints Policy are available at <https://peacock.co.uk/wp-content/uploads/PB-Complaints-Procedure-Dealing-with-Your-Complaint-2023.pdf>

If we are not able to resolve your complaint immediately, we will send you a prompt acknowledgement confirming its receipt and will aim to respond fully to it, in writing, within 10 business days. Should you not be fully satisfied with our response you have the right to refer any unresolved complaint to the Financial Ombudsman Service:

Address: **Exchange Tower, London, E14 9SR.**

Web: <https://www.financial-ombudsman.org.uk>

Telephone: **0800 0234 567**

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