

DLL Leasing DAC

Terms of Business

This Terms of Business explains who we are, the regulated services we provide, how we are paid, your key rights (including complaints and dispute resolution), how we handle your information, and other information we are required to provide before we provide services to you.

A. ABOUT US

1) Who we are and how to contact us

- **Legal name:-** DLL Leasing DAC
- **Trading names:** DLL Leasing DAC carries out business under the following business names:-

DLL
AGCO Finance
Apple Financial Services
Hyundai Construction Equipment Europe Finance
HP Integrated Financial Solutions Managed by DLL

- **Registered address:** 7th Floor, 76, Sir John Rogersons Quay, Dublin 2, D02 C9D0, Ireland.
- **Contact details:**
 - Phone: 353 (0)1 481 4100 (Mon–Fri [9:00am]–[5:30pm], excluding public holidays)
 - Email: operations-ireland@dllgroup.com
 - Website / customer portal: <https://www.dllgroup.com/ie/en-ie>
 - Correspondence address: 7th Floor, 76, Sir John Rogersons Quay, Dublin 2, D02 C9D0
- **Group membership:**
 DLL Leasing DAC is a wholly owned subsidiary of De Lage Laden International B.V. which is Headquartered in Eindhoven, the Netherlands. De Lage Laden International B.V. is a wholly owned subsidiary of Rabobank Group.

2) Our Authorisations and the Regulatory Codes We Follow

DLL Leasing DAC is authorised and supervised by the Central Bank of Ireland as a Retail Credit Firm.

We comply with a number of laws, regulations, and codes of conduct that set standards for how we provide financial services and how we support our customers. These include:

Standard of Business Regulations 2025 (S.I. No. 80 of 2025)
Consumer Protection Regulations 2025 (S.I. No. 81 of 2025)
SME Lending Regulations (S.I. No. 585 of 2015, as amended)
Minimum Competency Code

We also follow the Central Bank's guidance on supporting customers in vulnerable circumstances and securing customers' interest. Upto date information on all Central Bank regulations and codes is available at www.centralbank.ie

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B. THE SERVICES WE PROVIDE

We provide and/or arrange the following **regulated financial services** to business customers:-

- **Asset finance solutions** (e.g., hire purchase and consumer hire agreements) for eligible assets
- **Leasing products** (including operating and finance leases);
- **Credit/loan products** related to equipment and software financing, stock financing; and
- **Ancillary services** (e.g., account administration, collections, arrears)

C. INFORMATION ON FEES AND CHARGES

We charge for our products and services. Our fees and charges are set out in our Schedule of Fees and in our agreements. Our Schedule of Fees is available on our website and a copy will be provided with your contract documentation.

D. CONFLICTS OF INTEREST

We maintain a Conflicts of Interest Policy appropriate to our business. We avoid conflicts that are prohibited. Where a conflict cannot reasonably be avoided, we will disclose it in writing, explain how we manage it, and not proceed unless you acknowledge you wish to continue.

E. ARREARS

If you are having difficulties making repayments in connection with your agreements with us, you should contact us as soon as possible using the details below:-

Email: collectionsandrecoveryireland@dllgroup.com / collections.ireland@agcofinance.com

Phone: DLL 01 4814191/ AGCO Finance 01 4479312

Post: Collections & Recoveries, DLL Leasing DAC, 76 Sir John Rogersons Quay, Dublin 2 D02C9D0.

We follow the requirements of the SME Lending Regulations 2015 in respect of customers who are in arrears and/or financial difficulties. If you default on an agreement with us, we may terminate that agreement and take such steps (including legal proceedings, repossession of the financed asset and enforcement of security) as we consider necessary to recover what you owe us.

F. COMPLAINTS

We aim to deliver a platinum level of service in everything we do. We endeavour to deal with complaints in a timely and competent manner and aim to use our best efforts to resolve the complaint.

Please tell us if you have a complaint. We view this as an opportunity to better understand your needs as well as a key influence during our journey to continuously improve our products and services. Please also tell us if you are happy with us.

If our service has not met your expectations, you have the right to submit a complaint, please contact us using the details below. Once your complaint is received, we will do our utmost to provide a satisfactory resolution to the issue. DLL value our customer feedback and we also use this an opportunity to further improve our service level offering.

Email: operations-ireland@dllgroup.com

Phone: 353 (0)1 481 4100

Post: Customer Complaints Team, DLL Leasing DAC, 76 Sir John Rogersons Quay, Dublin 2, D02C9D0

We will acknowledge your complaint within 5 business days, keep you informed at least every 20 business days and aim to resolve it promptly. We will provide a final response with our findings, your rights to escalate, and contact details for the FSPO. You can find further information on our complaints process on our website.

If you are not satisfied with our final response, you have the right to refer the matter to the Financial Services and Pensions Ombudsman at Lincoln House, Lincoln Place, Dublin 2, D02 VH29; www.fspo.ie; info@fspo.ie; +353 1 567 7000.



G. PRIVACY

We process personal data in accordance with data protection law. Our Privacy Notice explains what we collect, why, our lawful bases, who we share it with (including credit reference and fraud prevention agencies), international transfers, retention, and your rights. We have arrangements to ensure the security of information when communicating by electronic media. Copies are available on our website or on request.

These Terms of Business are effective from 24th March 2026. We review them regularly to ensure they remain current, and we will provide you with updated Terms of Business if any material changes occur.

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