

## **Financing your purchase - Frequently asked Questions**

### **Who are we?**

Name: Rea Valley Tractors Ltd Registered address: Old Hall, Dunstall, Burton-On-Trent DE13 8BE Telephone: 01743 289104

### **What can we do to help finance your purchase?**

We do not and cannot operate as your agent however, we can introduce you to a limited number of lenders who may be able to finance your purchase. For JCB equipment we will introduce you to JCB Finance Ltd.

### **Are we able to help you finance your purchase?**

Yes, we are authorised and regulated by the Financial Conduct Authority (FCA).

Our FCA Firm Reference Number is 732820.

Our permitted business is:

- Credit Broking (limited to secondary broking)
- Debt Adjusting (limited to relevant credit activities)
- Debt-counselling (limited to relevant credit activities)

You can check this on the Consumer Credit Register by visiting the FCA website at [www.fca.org.uk](http://www.fca.org.uk) or contacting the FCA on 0845 606 1234. We are listed as a consumer credit firm.

### **Do you have to pay for our help?**

No, you make no payment to us but JCB Finance Ltd will pay us for introducing you to them.

### **Can we give independent financial 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. Any opinion and/or statements we provide are given on our own behalf and the lenders we work with have no liability whatsoever for such opinion or statement.

### **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:-  
FAO Steven Petford, Rea Valley Tractors Ltd, Seven Acres, Newport Road, Shrewsbury, Shropshire SY4 4RR or by telephoning us on 01743 239104

## **USE OF YOUR INFORMATION**

This notice sets out in detail how your data will be used by us. If you are providing us with another person's data you should ask them to also read this Privacy Notice. By giving us information about another person you are confirming that they have given you consent to provide the information to us.

We ourselves are not a lender, we pass on enquiries to financial service providers and cannot offer financial advice. We are not responsible or liable for any financial service, loan or mortgage product obtained through a third party.

To the extent that we determine the manner and the purpose of processing, We acknowledge that we are a Data Controller (as defined by the Data Protection Act 1998) of your personal data. We undertake to act in accordance with the Data Protection Act 1998 at all times (including having in place adequate levels of security in respect of such data). We are an independent company, offering an introducer service to lenders.

**What we will do when you apply:**

You agree that we and lenders, such as our preferred supplier of finance facilities JCB Finance Limited, shall be entitled to use and process, by any medium, the information you may provide to us and any other information about you which may be acquired during the lifetime of any loan for the following purposes:-

- to identify You when You contact us or them;
- to help administer, and contact You about improved administration of, any accounts, services and products We have provided before, or provide now or in the future;
- to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information using Data provided by You;
- to help to prevent and detect fraud or loss;
- to pass your details on to product providers like JCB Finance Limited for the purposes of determining if they will provide you with a finance facility;
- to send marketing messages to you for products and services that We and JCB Finance Limited may deem of potential interest to you.

From time to time, service providers and organisations with whom we, JCB Finance Limited, or credit reference agencies with which we work, may be located outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your Personal Data when passing details to such organisations for processing.

**Third party providers and data privacy**

If you decide to enter into a contract with a third party provider such as JCB Finance Limited, the information you have provided to us (together with any further information requested by and supplied by you or us to the third party provider) will be held by the provider for the purposes set out in their own privacy notice. Therefore, you are strongly advised to read that provider's privacy notice and satisfy yourself as to the purposes for which the provider will use your personal information before entering into a contact with them.

Some of our product and service providers, like JCB Finance Limited, will carry out checks with credit reference and fraud prevention agencies in order to verify your identity, assess your application for a quotation or credit and offer you the best terms. The checks may be against both public data (such as information from the electoral roll) and private data (such as your credit history).

A record of the search will appear on your credit report. Some product providers may also carry out checks against data they already hold on you (or which is held by the company whose brand they administer the product for, or members of their group of companies) such as data from existing products, account data or loyalty scheme data. They may use this data to help them assess and rate your application for a quote and determine your premiums. They may also pass this data to their insurance underwriters for these purposes where applicable.

**PLEASE REMEMBER** that while we do not carry out credit searches, our partners, like JCB Finance Limited, may do so at any stage of the quote or purchase process.

## **Marketing**

We, JCB Finance Limited and its group may contact you in the ways described in our Privacy Notice or in any other way about similar products and services to those you have purchased, unless you tell us that you would prefer not to receive such marketing information.

You can email [enquiries@reavalleytractors.com](mailto:enquiries@reavalleytractors.com) at any time to opt-out of receiving such marketing from us. If you no longer wish to be contacted by JCB Finance Limited or other third parties for marketing purposes please follow the instructions in their marketing communications, or consult their privacy policies for further information about unsubscribing.

## **Your Rights**

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable. Our Contact Details are listed below. You also have the right to ask us to correct incorrect data which we may hold about you, you can do so by writing to us at our contact address.

We will keep your personal information protected and retain it only for as long as the law requires or permits.

## **Contact Details**

If you have any questions about this Privacy Notice or our treatment of your personal information, you can write to us by post at Rea Valley Tractors Limited, Seven Acres, Newport Road, Shrewsbury, SY4 4RR, or telephone us on 01743 289104 or email us via [accounts@reavalleytractors.com](mailto:accounts@reavalleytractors.com).

We are registered under the Data Protection Act 1998 (Company registration number 01813871).