

Important Information Leaflet



The Financial Conduct Authority (FCA) is the independent regulator of financial services. The FCA requires Agility Fleet (Personal Leasing) Limited (also collectively referred to as 'us' and 'we' hereon) and Close Brothers Limited (also collectively referred to as 'CBL', 'them' and 'their' hereon) to provide you with a document called an 'Initial Disclosure Document'.

This document contains important information about us, CBL (who are the finance provider for whom we act as agent), the products we offer, the services we will provide, the services that CBL will provide, who regulates us, who regulates CBL, and what to do if you have a complaint.

Who are we?

We are Agility Fleet (Personal Leasing) Limited and our registered office is, Meridian House, Saxon Business Park, Bromsgrove, B60 4AD.

We are regulated by the Financial Conduct Authority as a Credit Broker, Registration Number: 844215, therefore we can introduce you to lenders who may be able to help you finance your vehicle.

We are an appointed Representative of Citrus Funding. Citrus Funding is a trading name of Andrew Smith which is authorised and regulated by the Financial Conduct Authority.

Whose products do we provide?

We work with our principal Citrus Funding and act as an agent for Close Brothers Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 124750). Its registered office address is 10 Crown Place, London, EC2A 4FT.

Close Brothers Limited is permitted to arrange and sell various forms of finance, including regulated personal hire agreements.

You can check the authorisation status of both Agility Fleet (Personal Leasing) Limited and Close Brothers Limited on the Financial Conduct Authority's register by visiting their website www.fca.org.uk/register or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

What services do we provide?

As an agent, we will provide you with information and quotations relating to Close Brothers Limited (CBL) products. In order to provide you with this service we will pass your personal information to CBL for the purposes of undertaking credit checks and identity checks on you, and/or your business, and/or those with whom you are linked financially. CBL may also share this information with other third parties to protect them and Agility Fleet (Personal Leasing) Limited against fraud.

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If you have a complaint

Agility Fleet (Personal Leasing) Limited:

It is the aim of Agility Fleet (Personal Leasing) Limited to provide a very high standard of service to every client. It is important to us that all complaints are resolved as quickly as possible and to the complete satisfaction of our clients. You can register a complaint via:

E-Mail: complaints@agilitygroup.com

Telephone: 01527 571600

Write to: The Chief Financial Officer, Agility Fleet, Meridian House, Saxon Business Park, Bromsgrove, B60 4AD

A copy of our complaints procedure is available upon request or on our website, www.agilityfleet.com. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, either by telephone on 0300 123 9123 or 0800 023 4567, through their website at www.financial-ombudsman.org.uk or at the address Exchange Tower, London, E14 9SR.

Close Brothers Limited:

If you have any complaints in relation to the services provided by Close Brothers Limited please register your complaint via:

Telephone: 0161 888 2818

Write to: Complaints, Close Brothers Limited, Olympic Court, Third Avenue, Trafford Park Village, Manchester, M17 1AP

A copy of CBL's complaints procedure is available upon request. If you are not satisfied with CBL's response, you may be entitled to refer your complaint to the Financial Ombudsman Service, using the contact details above.

Please note that, should you be entitled to refer your complaint, this right will be deemed to be incorporated into any agreement you enter with CBL.

General finance agreement complaints may also be referred to the Finance & Leasing Association, whose contact details are available on request.

Citrus Funding Limited:

Telephone: +44(0) 800 688 9934

Write to: Watermoor Point Business Centre, Watermoor Road, Cirencester, GL7 1LF

A copy of Citrus Funding complaints procedure is available upon request. If you are not satisfied with Citrus Funding's response, you may be entitled to refer your complaint to the Financial Ombudsman Service, using the contact details above.

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Cancellation

You are entitled to a cooling off period within the first 14 days of entering into your hire agreement without penalty. Further details can be requested from your Contact.

Data Protection

Information on how both Agility Fleet (Personal Leasing) Limited and Close Brothers Limited will collect, process and otherwise use your personal data is provided at the end of this Initial Disclosure Document.

Why you have to provide identity and address verification details

Please be aware that Close Brothers Limited is required to verify your identity in accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2017. If they are unable to do this, they cannot continue to transact business with you.

Close Brothers Limited - General Information

Close Brothers Limited is a proud member of the Finance & Leasing Association (FLA), and abides by the FLA Lending Code which can be found on the FLA website. You can also request a copy by writing to our Head of Operations at: Wimbledon Bridge House, 1 Hartfield Road, London, SW19 3RU.

By acting as an agent for Close Brothers Limited, Agility Fleet (Personal Leasing) Limited receives commission and/or a fee for introducing business.

This document will need to be amended from time to time. A new Initial Disclosure Document will be given to you when it is required, that is when you commence new business with us or alter your existing agreement.

I hereby confirm that a copy of this Initial Disclosure Document was provided to me when I initially entered into negotiations with Agility Fleet (Personal Leasing) Limited and I have read and understood the contents.

Signature:

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Print Name:

Date:

Privacy Notice

"We", "our" or "us" means Close Brothers Limited and its subsidiaries, affiliates and their respective parent and subsidiary companies ("Close Brothers Group"). 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, partners and owners (your "representatives"). Close Brothers is responsible for ensuring that it uses your personal data in compliance with data protection law.

If you have any questions about this notice, about how we process personal data or about your rights over your personal data, our Data Protection Officer can be contacted at ;

Close Brothers Limited; dpo@closebrothers.com or DPO, Close Brothers, 10 Crown Place, London EC2A 4FT.

Agility Fleet; info@agilityfleet.com or Data Protection Officer, Agility Fleet, Meridian House, Saxon Business Park, Bromsgrove, B60 4AD.

This notice applies to any personal data we receive from you, create or obtain from other sources and explains how it will be used by us. It is important that you take the time to read this notice so that you understand how we will use your personal data and your rights in relation to your personal data.

Personal data that we collect about you

We will collect and use the following personal data about you and your representatives:

Information you give us

- This is information about you and your representatives that you give us by filling in forms or by corresponding with us by telephone, e-mail or otherwise. The information you give us may include your and your representatives' name, address, e-mail address and telephone number, financial and credit card information, employment history, health information, credit history, identification records, qualifications and vehicle or asset details.
- You must ensure that in respect of any information you provide us with, which does not relate to you (for example, information about your representatives), you have obtained the necessary consent in order to disclose such information and provided the individual to whom the information relates with a copy of this notice.

Information we collect or generate about you and your representatives

- Website Usage Information – Our website uses Google Analytics to automatically gather certain statistical information such as the number and frequency of visitors and their IP addresses. This information is used as aggregated statistical information about users, providing usage by IP address. This information helps us to measure how individuals use the website and our services, so that we can continually improve them.
- We sometimes record telephone conversations to resolve complaints, improve our service and for training and quality assurance purposes.
- We generate data for statistical analysis.

Use of Cookies

For full details on what cookies are, what they do, and which cookies are used by us, please see our

<https://www.closebrothers.com/cookies-privacy>.

To enable you to sign in and personalise your online experience we use “cookies”. A cookie is a small text file that is placed on your hard disk by a web page server. Cookies contain information that can later be read by a web server in the domain that issued the cookie to you. Cookies cannot be used to run programs or deliver viruses to your computer. We use cookies to store your preferences and other information on your computer in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalised content and appropriate advertising on your later visits to our website.

Information we receive from other sources

- Financial/ Credit Information – We will use information provided by credit reference agencies when assessing your application for finance and to verify your or, if applicable, your representatives identity. Such information may include some details about other credit you have taken out, any credit arrangements you have met or failed to meet, and any court judgments made against you.
- Fraud Prevention Agencies – When verifying your identity as part of our application process, we may access information recorded by fraud prevention agencies within and outside the UK. This may include information about any criminal convictions and any allegations regarding criminal activity that relate to you.
- Intermediaries – We will receive information from dealers, brokers and introducers including your personal details, contact details and relevant asset or policy details for the purposes of entering in to and administering your agreement.
- Social Media Profile – Where you have clicked through one of our promotions or event notices posted on a third party social media website such as LinkedIn, we will receive your contact information provided as part of your user profile such as your name, e-mail address and telephone number and any other relevant business information such as your organisation’s name, address and your industry. Some of this information may be prepopulated based on your social media profile; other parts may be completed by you, as and when requested.
- Public databases – we may obtain information about individuals from public databases. We use reputable sources including but not limited to Companies House. We employ appropriate measures to assure the quality of information which we collect.

How we use your personal data

Your personal data may be used by us in the following ways:

- Credit Scoring & Crime Prevention
 - to verify your identity as part of the account opening process for new customers;
 - for making a credit check on you. We may carry out a search with a credit reference agency who will keep a record of our enquiry against your name and which may be linked to your representatives (“associated records”). For the purposes of any application for products or services from us, you may be assessed with reference to “associated records”. Where any search or application is completed or agreement entered into involving joint parties, we may record details at credit reference agencies, as a result an “association” will be created that will link your financial records. Details of which credit reference agency we have used are available on request. We may also add to your or, if applicable, your business’s, record with the credit reference agencies details of your agreement with us, any payments you make under it and any default or failure to keep to its terms. These records will remain on the credit reference agencies’ files for 6 years after our agreement with you is settled or

terminated whether settled by you or, if applicable, your business or by way of default. These credit reference agencies may create, or add to, their own record about you, or, if applicable, your business, details of our search and your application. This and other information about you or, if applicable, your business and those with whom you are linked financially may be used to make credit decisions about you or your business;

- You can find further information about how credit reference agencies (CallCredit, Equifax and Experian) may process your personal data at www.experian.co.uk/crain or you can contact us to obtain a paper copy of this information.
- we may use credit scoring techniques and automated decision-making systems to either fully or partially assess your information. These credit scoring techniques and automated decision-making systems may take into account any previous applications for finance, defaults or existing debt. The results of this decision may decide whether we provide you with our services or not. If you disagree with the results of an automated decision, you can request a review of your application;
- to allow us to detect and prevent fraudulent activity including sharing personal data with fraud prevention agencies; and
- to allow us to detect and prevent money laundering activity or terrorist financing.
- **Products & Services**
 - to provide you with information, products or services that you may request from us;
 - to carry out our obligations arising from any agreements you enter into with us;
 - to make payments;
 - to recover monies;
 - where we are permitted to do so, to send promotional information about our products and services via methods such as e-mail, post, telephone, etc.; and
 - to contact you via post, e-mail or telephone in relation to the administration of your account or to carry out quality control research.
- **Statistical Analysis**
 - as part of our legal and regulatory obligations, to conduct statistical analysis in order to improve our credit risk profile, tackle fraud, and improve our credit decisions. This may include statistical analysis on your personal data even if your application is declined by us or you decide not to complete your application with us; and
 - in order to identify and offer you tailored products and services that are suitable for you and improve our service.

Legal basis for processing your personal data

We process your personal data pursuant to the following legal bases:

- your consent to share your personal data with third party affiliates who may wish to offer you products and services which may be of interest to you;
- taking steps (at your request) prior to entering into an agreement with you, and subsequently for the administration and performance of our agreement with you;
- to comply with our legal and regulatory obligations;
- to establish, exercise or defend our legal rights and / or for the purpose of (or in connection with) legal proceedings; and
- the use of your personal data as described is necessary for our legitimate business interests which are:

- enforcing the terms and conditions of any agreement we have with you;
- the recovery of outstanding debts existing under an agreement with you;
- for statistical analysis to improve our products and services; or
- to contact you about products and services that may be of interest to you. You may object to this at any time by contacting us at info@agilityfleet.com or by calling 01527571600 or by mail addressed to Agility Fleet, Meridian House, Saxon Business Park, Bromsgrove, B60 4AD.

Sharing your personal data

We may disclose your personal data within the Close Brothers Group and to third party service providers in the circumstances described below:

- to ensure the delivery or maintenance of products or services you have taken out with us;
- to ensure the safety and security of our data; and
- as part of our internal research and statistical analysis activity.

We will take steps to ensure that the personal data is accessed only by personnel that have a need to do so for the purposes described in this notice.

We may also share your personal data outside of the Close Brothers Group:

- to our professional advisers in order to enforce or apply the terms of use and other agreements you have with us;
- to an insurer or insurers for administration;
- to claims handlers and fraud prevention agencies;
- to any guarantor;
- to any funder in order to enable funders to assess the value of our assets;
- to any broker or introducer of an agreement with us;
- to tracing and repossession agents;
- if we sell any of our business or assets, in which case we may disclose your personal data to the prospective buyer for due diligence purposes;
- if we are acquired by a third party, in which case personal data held by us about you will be disclosed to the third party buyer;
- to third party agents or contractors (for example, the providers of our electronic data storage services or call centres) for the purposes of providing services to us; and
- with your consent, to third party affiliates who may wish to offer you products and services which may be of interest to you.

These third parties will be subject to confidentiality requirements and they will only use your personal data as described in this privacy notice.

We may also share your personal data outside of the Close Brothers Group to the extent required by law, for example if we are under a duty to disclose your personal data in order to comply with any legal obligation including but not limited to disclosures made to:

- Credit agencies;
- Companies House;

and to establish, exercise or defend our legal rights.

Transfer of personal data outside the European Economic Area

The information you provide to us will be transferred to and stored on our secure servers in the European Economic Area ("EEA"). However, from time to time, your personal data may be transferred to, stored in,

or accessed from a destination outside the EEA. It may also be processed by staff operating outside of the EEA who work for a company in the Close Brothers Group or for one of our suppliers.

Where we transfer your personal data outside the EEA, we will ensure that it is protected in a manner that is consistent with how your personal data will be protected by us in the EEA. This can be done in a number of ways, for instance:

- the country that we send the data to might be approved by the European Commission or a relevant data protection authority;
- the recipient might have signed up to a contract based on “model contractual clauses” approved by the European Commission, obliging them to protect your personal data; or
- where the recipient is located in the US, it might be a certified member of the EU-US Privacy Shield scheme.

In other circumstances the law may permit us to otherwise transfer your personal data outside the EEA. In all cases, however, we will ensure that any transfer of your personal data is compliant with data protection law.

You can obtain more details of the protection given to your personal data when it is transferred outside the EEA (including a copy of the standard data protection clauses which we have entered into with recipients of your personal data) by contacting us in accordance with the “Contact us” section below.

How long we keep your personal data

How long we hold your personal data for will vary. The retention period will be determined by various criteria including:

- the purpose for which we are using it – we will need to keep the data for as long as is necessary for that purpose; and
- legal obligations – laws or regulation may set a minimum period for which we have to store your personal data.

If you are a customer we will retain your personal data for 7 years following the end of our relationship with you, unless we are required by law to keep it for a longer period of time (in which case, we will keep it until the expiry of the period required by law).

Your rights

You have a number of rights in relation to the personal data that we hold about you. These rights include:

- the right to object to our processing of your personal data where we process your personal data pursuant to our legitimate business interests. Please note that there may be circumstances where you object to our processing of your personal data but may be legally entitled to refuse that request;
- the right to obtain information regarding the processing of your personal data and access to the personal data which we hold about you;
- the right to withdraw your consent to our processing of your personal data at any time. Please note, however, that we may still be entitled to process your personal data if we have another legitimate reason (other than consent) for doing so;
- in some circumstances, the right to receive some personal data in a structured, commonly used and machine-readable format and/or request that we transmit those data to a third party where this is technically feasible. Please note that this right only applies to personal data which you have provided to us;
- the right to request that we rectify your personal data if it is inaccurate or incomplete;

- the right to request that we erase your personal data in certain circumstances. Please note that there may be circumstances where you ask us to erase your personal data but we are legally entitled to retain it;
- the right to request that we restrict our processing of your personal data in certain circumstances. Please note that there may be circumstances where you ask us to restrict our processing of your personal data but we are legally entitled to refuse that request;
- the right to object to any automated decision making (including profiling) which we conduct based on your personal data, which significantly affects you. Please note that there may be circumstances where you object to us conducting automated decision making but we are legally entitled to refuse that request;
- the right to object to the processing of your personal data for direct marketing purposes; and
- the right to lodge a complaint with the data protection regulator (details of which are provided below) if you think that any of your rights have been infringed by us.

You can exercise your rights by contacting us using the details set out in the "Contacting us" section below.

You can find out more information about your rights by contacting the data protection regulator, the Information Commissioner, or by searching their website at <https://ico.org.uk/>

Changes to our privacy policy

We keep our privacy policy under regular review. Any changes we make to our privacy policy in the future will be, where appropriate, notified to you by e-mail.

Contact us

Close Brothers Limited

We are registered in the UK and our registered address is at 10 Crown Place, London, EC2A 4FT and our company registration number is 00195626.

Please contact us if you have any questions about our privacy policy or personal data we hold about you:

Write to us at: Olympic Court, Third Avenue, Trafford Park, Manchester, M17 1AP

By telephone: 01618882818

By e-mail: pch.support@closebrothers.com

Agility Fleet

We are registered in the UK and our registered address is at Meridian House, Saxon Business Park, Bromsgrove, B60 4AD. And our Company Number is 5191342.

Please contact us if you have any questions about our privacy policy or personal data we hold about you:

Write to us at: Agility Fleet, Meridian House, Saxon Business Park, Bromsgrove, B60 4AD.

By Telephone: 01527571600

By e-mail: info@agilityfleet.com