

## Terms of Business - Customers

Deutsche Leasing (Ireland) D.A.C. ("Deutsche Leasing") is regulated by the Central Bank of Ireland. Copies of our regulatory authorisation are available on request.

Note that our regulated status with the Central Bank of Ireland extends to Hire Purchase products offered to Sole Traders and Partnerships. All other products and services do not require licensing, registration or authorisation by the Central Bank of Ireland, and as a result are not covered by the Central Bank of Ireland rules designed to protect consumers or by a statutory compensation scheme.

These Terms of Business ("Terms") outline the basis on which we provide regulated financial services to our clients. Please ensure that you read this document. These Terms and the accompanying Agreement issued under the Consumer Credit Act 1995 apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, we will advise you in advance of providing any further services to you.

## Contact Details

Our registered and head office is at Unit 28, Block 3, Northwood Court Santry Dublin 9. Our company registered number is 409584 and our Central Bank firm reference code is **C163431**.

Our contact phone number is 01 6699960 and our website is <https://www.deutsche-leasing.com/en/company/international/ireland>

We can be contacted by email at: [dlirl-info@deutsche-leasing.com](mailto:dlirl-info@deutsche-leasing.com).

## Statutory Codes

Deutsche Leasing's regulated products comprise of Hire Purchase offered to Sole Traders and Partnerships. For regulated products, Deutsche Leasing is subject to parts of the Central Bank of Ireland's Consumer Protection Regulations, the Standards for Business Regulations, the Minimum Competency Code and Fitness and Probity Standards. These Codes offer protection to consumers and can be found on the Central Bank website at [www.centralbank.ie](http://www.centralbank.ie)

## Services

Deutsche Leasing is a member of the Deutsche Leasing Group and 100% owned by Deutsche Sparkassen Leasing AG & Co KG, headquartered in Bad Homburg v.d. Hoehe, Germany.

We are authorised by the Central Bank of Ireland to provide customers with the following financial products: Hire Purchase Agreement to Sole Traders and Partnerships.

We also offer financial products that do not require regulatory authorisation: Hire Purchase Agreements to Incorporated Bodies and Lease Hire Agreements (Finance Lease and Operational Lease).

## Anti-Money Laundering

In order to comply with legal and regulatory requirements we are obliged to request information from you to verify your identity as well as your source of funds and to keep a record of this information. Before making a recommendation to you, we will request such information and documentation where we deem it necessary to meet our obligations.

Should you not provide satisfactory evidence of your identity within a reasonable time, we may not be in a position to provide the services described in these Terms to you. We may be required to request updated identity and verification documents from time to time.

## Requirements to Provide Information

All clients are required to provide sufficient information including contact details and financial information to enable us to provide our services and to enable us to calculate the affordability of the proposed hire purchase contract for you.

## Fees and Charges

We reserve the right to impose any fees or charges, as set out in your Agreement. Depending on the circumstances, the following charges may apply:

Charge Description**	Charge amount**
Acceptance Fee	€150 + Vat
Option to Purchase Fee	€150 + Vat
Late Payment Interest	8% above the ECB prevailing base interest rate*
Early Termination Fee	€250 + Vat
Agreement Variation Request	€250 + Vat
Novation Fee	€250 + Vat
Sales Proceeds Fee ( Finance Lease)	1% + Vat of Sales Value

\*Please see <https://enterprise.gov.ie/en/faqs/what-is-the-late-payment-interest-rate-1.html> for current prevailing interest rate

**\*\*In instances where we have a non-standard transaction including multiple assets or requiring complex legal documentation or advice, we will advise you in advance of any charges being applied.**

## Conflicts of Interest

It is the policy of Deutsche Leasing to act in the best interests of our customers and to avoid a conflict of interest when providing services. However, where an unavoidable conflict arises, we will advise you of this in writing before providing any business service and request your written acknowledgment that you are aware of the conflict of interest and still want to proceed.

We have a written policy which sets out the steps that we take to ensure that we avoid or, where this is not possible, mitigate conflicts of interest that may arise in providing services to you. These steps include administrative and organisational arrangements appropriate to the size, nature and complexity of the business to ensure that staff always act in the best interests of clients. A copy of the policy is available on request.

## Data Protection

Deutsche Leasing is a Data Controller as defined in the Data Protection Acts 1988 to 2018 ("Acts"). We collect personal data about you in order to provide the highest standard of service to you and in order to comply with our legal and regulatory obligations. This includes account opening information and any other personal data you provide to us or that we collect or process in the normal course of providing the services set out in these Terms.

We take great care with personal data that is provided to us, taking steps to keep it safe, secure and private and to ensure it is used only for legitimate purposes and in accordance with data protection legislation including the Acts and the General Data Protection Regulation 2018.

The data which you provide to us will be held in electronic format on a computer database. Your data will be processed only in ways compatible with the purposes for which it was given. We may use your personal data for the purposes of:

- Providing the services we have been contracted to provide to you, including making credit decisions
- Reporting and management information, including quality assurance.
- Prevention of money laundering, financing of terrorism and fraud and otherwise complying with legal and regulatory obligations.
- Assisting the Central Credit Register (CCR) to facilitate responsible lending;

We may share your personal data with:

- The CCR- we may periodically submit information to the CCR throughout the term of your loan.
- Any credit intermediary assisting you with your Loan application;
- Any party with whom we or our agents have, or are considering entering into a contractual agreement in relation to the loan;
- Any receiver, and any party who it may be necessary to inform in connection with any contemplated litigation against you;
- Professionals employed in relation to the loan documents, or as advisors to persons referred to above;
- Regulators, law enforcement agencies and any other public bodies we are legally obliged to disclose such information to.
- Service providers of Deutsche Leasing, including other group companies, who have undertaken to keep such information confidential.

In order to comply with regulatory obligations, we are obliged to retain personal data for a minimum period of 6 years or such longer period as we are directed to by law. You have the right at any time to request a copy of any 'personal data' that we hold about you. You may have other rights in relation to your personal data which apply in certain circumstances and which are described in more detail in our privacy statement. You may request a copy of your personal data by writing to the Data Protection Officer, Deutsche Leasing, Unit 28, Block 3, Northwood Court Santry Dublin 9. A copy of our Data Privacy Policy is available at <https://www.deutsche-leasing.com/en/footer-en/privacy-statement>.

By agreeing to these Terms of Business you acknowledge the processing of your personal data as set out herein.

## Complaints

Deutsche Leasing has a written procedure in place for the handling of any complaints that are made against our firm for services provided by us. This procedure ensures that all complaints are recorded and acknowledged in writing within 5 business days and are fully investigated. Any complaints should be addressed to The Compliance Officer, Deutsche Leasing, Unit 28, Block 3, Northwood Court Santry Dublin 9.

If you are dissatisfied with our handling of, or response to your complaint, you may be eligible to refer the matter to The Financial Services and Pensions Ombudsman. The Financial Services and Pensions Ombudsman is a statutory officer who deals independently with unresolved complaints from consumers about their individual dealings with financial services providers. It is a free service to the complainant.

Further details relating to the Financial Services and Pensions Ombudsman, including how to make a complaint, are available at [www.fspo.ie](http://www.fspo.ie), by telephone on Lo-Call Number: 1890 88 20 90, or by writing to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

## Default

If you fail to pay any instalment or other sum payable under the your Agreement on the due date; or fail to perform or observe any of the terms and conditions of the Agreement; or provide any information that is incorrect, incomplete, inaccurate or untrue, then we will serve a notice of default in accordance with section 54 of the Consumer Credit Act.

The notice will specify: if the breach is capable of remedy, the action required to remedy it and the date before which that action is to be taken, which date will not be less than 21 days after the date of service of the notice; or if the breach is not capable of remedy, the sum required as compensation for the breach and the date before which it must be paid, which date will not be less than 21 days after the service of the notice.

If you do not remedy the breach of the Agreement detailed in that notice or pay the sum as stated to be compensation for the breach, as applicable, within 21 days of the date of service of the notice on you, we may terminate the Agreement.

## Product Catalogue

Deutsche Leasing (Ireland) DAC offer three products to our customers as follows:

### Hire Purchase

With our Hire Purchase product, the asset becomes the customer's property when they have paid the final instalment and the purchase fee due under the agreement. Benefits of the Hire Purchase product for your business are as follows:

- The VAT on this plan can be reclaimed on the purchase price if you are VAT registered
- Claim back your capital allowance costs on the cost of the asset
- Interest charges can be offset against taxable profits

### Finance Lease

With our Finance Lease product, the asset is leased to the customer at a fixed monthly rental for a fixed term. Deutsche Leasing (Ireland) DAC owns the asset and charge you for its use. Benefits of the Finance Lease product to your business are as follows:

- The VAT on this plan can be reclaimed on the rental price if you are VAT registered
- The initial capital outlay is minimised, meaning the customers do not need to use their own cashflow.
- Leasing rentals may qualify for tax deductions

### Operating Lease

With our Operating Lease product, a customer enters a contract that allows for the use of an asset by paying a rental but does not convey ownership rights of the asset.

Operating leases are considered a form of off-balance-sheet financing. This means a leased asset and associated liabilities (i.e. future rent payments) are not included on a company's balance sheet.

\*As with all our products above we always insist that our customers seek their own independent tax advice when considering which product to choose.

## Credit Offer Period

The length of time for which the credit offer is valid is 90 days commencing from date of credit approval.

## Copy Agreement Request

Please note that customer will be entitled to request a copy of the credit facility agreement free of charge. This is limited to one request per annum per agreement.

## Governing Law

These Terms of Business shall be governed by the laws of the Republic of Ireland. These Terms of Business are effective from 23 March 2026 and apply until further notice.

**Deutsche Leasing (Ireland) DAC, trading as DEUTSCHE LEASING IRELAND, DEUTSCHE LEASING, DL and JCB FINANCE is regulated by the Central Bank of Ireland**

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