

COMPLAINTS PROCEDURE

At CNH Industrial Capital Europe Limited we are committed to providing you with the best service possible. If for any reason you are not entirely satisfied with our service, please let us know. Your views are important to us and your feedback will help us improve the products and services we offer.

HOW TO CONTACT US

■ CNH Industrial Capital Europe Limited

Business Support and Control
Northern Cross Basing View
Basingstoke
Hampshire
RG21 4HL

Tel: 03452666223

Email: cnhicapital.complaints.cnhice@fineasy.com



WHAT WE WILL DO:

We will do our best to resolve your complaint quickly and where possible within 3 business days. If we have resolved your complaint to your satisfaction within this timeframe we will send you a Summary Resolution Communication. If your complaint is more complex and we are unable to resolve it immediately we will:

- Provide a written acknowledgement of your complaint within 5 working days with the name and contact details of the member of staff investigating your complaint
- If your complaint is still outstanding after 4 weeks, we will write to you and let you know when we will be in a position to issue our response
- We will aim to provide you with a final response to your complaint within 8 weeks of receipt. If you are not satisfied with our final response, or 8 weeks have passed since you first raised your complaint with us, you may have the right to escalate your complaint to the Financial Ombudsman Service free of charge

FINANCIAL OMBUDSMAN SERVICE

The Financial Ombudsman Service can consider complaints from:

- An individual customer - or joint customers - of a financial services business
- Individuals who act as personal guarantors for loans to businesses they're involved in
- A 'micro-enterprise' (a type of small business) with an annual turnover or balance sheet that does not exceed €2 million and fewer than ten employees
- A charity with an annual income of less than £6.5 million
- A trust that has a net asset value of less than £5 million
- A small or medium-sized enterprise (SME) with an annual turnover of no more than £6.5 million and fewer than 50 employees

For further information the Ombudsman can be contacted at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk



THE FINANCE & LEASING ASSOCIATION

If you are not eligible for your complaint to be referred to the Financial Ombudsman Service, we are members of the Finance and Leasing Association (FLA) and adhere to their Business Finance Code. If you are not satisfied with our final response and you feel that we have not complied with this code, you may contact the FLA to take advantage of the conciliation service they offer.

**The Finance & Leasing Association, Imperial House,
15-19 Kingsway, London, WC2 6UN**

Telephone: 0207 8366511

Website: www.fla.org.uk

If you would like a copy of this in larger font type then please contact us 0345 2666223.