

**STATUS DISCLOSURE FORM**  
**FINANCING YOUR PURCHASE – FREQUENTLY ASKED QUESTIONS**



**Who are we?**

Name: Daniel Ross Engineers (Limited)

Registered address: 171 St Leonard Street, Lanark, ML11 7DZ

Telephone: 01555 665025

**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 and non-JCB equipment we will introduce you to JCB Finance Ltd, AGCO Finance or one of our other preferred suppliers.

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

We are authorised and regulated by the Financial Conduct Authority (FCA).

Our FCA Reference Number is: 672265

Our permitted business is:

- (a) Advising on non-investment insurance contracts
- (b) Arranging non-investment insurance contracts
- (c) Making arrangements with a view to transactions in non-investment insurance contracts
- (d) Dealing in non-investment insurance contracts as agents
- (e) Assisting in the administration and performance of non-investment insurance contracts
- (f) Credit broking
- (g) Debt adjusting (limited to debt adjusting with no debt management)
- (h) Debt counselling (limited to counselling with no debt management)
- (i) Entering into regulated consumer hire agreements as owner
- (j) Exercising or having the right to exercise the owner's rights and duties under a regulated consumer hire agreement

You can check this on the Financial Services Register by visiting the FCA website at [www.fca.org.uk](http://www.fca.org.uk), we are listed as a consumer credit firm.

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

No, you make no payment to us, however, we do receive a commission from JCB Finance. These commission arrangements are beneficial to us. We receive a flat fee of £50 plus basic rate tax and employer National Insurance contributions for each JCB machine and/or non-JCB equipment on the finance agreement. These payments are not additional fees that you will have to pay and is not added to the amount you pay under your finance agreement. Similar commissions are in place with AGCO Finance and some of our other providers.

**Can we give independent financial advice and/or debt 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.

**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:  
Managing Director, R&R Machinery, 171 St Leonard St, Lanark, ML11 7DZ or by calling us on: 01505 862010