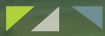




Asset Finance
for Agri and SME Equipment

Talk to us today!



Let's make it happen





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We provide
**Hire Purchase and
Leasing facilities
for both Agri and
Business sectors**

First Citizen Finance DAC commenced trading in late 2012 and is now one of the fastest growing financial services companies in the Republic of Ireland. First Citizen is a dedicated provider of Motor, Agri, Equipment and CRE (Commercial Real Estate) Asset Finance and works closely with all our partners to ensure we deliver bespoke flexible finance solutions for our customers.

Our people, products and IT systems all work in harmony to ensure that we provide a “best in class” service proposition to our Suppliers, Dealers and Borrowers.

First Citizen Agri Finance DAC is a wholly owned subsidiary of First Citizen Finance DAC. It was established to provide tailor-made finance solutions for Farmers, Agri SME’s and Business SME’s, who wish to purchase and finance assets from approved Suppliers and Dealers in the Republic of Ireland.

We provide Hire Purchase and Leasing facilities for both **Agri and Business sectors**. We can develop bespoke solutions for your finance requirements and are committed to providing real value, a range of product options and excellent customer service to help you run your business more efficiently.

Contact us today. See back cover for details.



Flexible Finance for your Agri Asset Purchases



At First Citizen Agri Finance, we understand the challenges of modern day farming. That's why we have designed our Non Consumer Hire Purchase and Lease Agreements to match your income situation.

Therefore, our Agri Finance Agreements can accommodate monthly, quarterly, half yearly or yearly payments depending on your particular circumstances, income and cash flow situation.

Finance is available over any term between 2 and 7 years depending on the type and age of the asset being financed. First Citizen Agri Finance will provide up to 90% LTV (loan to value) of the asset, subject to existing credit criteria. Other terms and conditions may apply.

Our Asset Finance Agreements have a fixed interest rate to help you budget and manage your cashflow. Please note that the interest rate charged will be fixed for the duration of the Agreement.

Finance Products available to Farmers and Agri SMEs



(a) Non Consumer Hire Purchase Agreement

If you want to purchase equipment outright, our Non Consumer Hire Purchase Agreement is the flexible and cost effective alternative to overdrafts or term loans. The asset becomes your property when you have paid the final instalment and the completion fee due under the Agreement. Some features and benefits of Hire Purchase are as follows-

- Fixed Payments over a Fixed Term
- Payments which you can time to suit the income pattern of your farm enterprise or agri business
- The VAT on the purchase price can be re-claimed immediately after the transaction, provided you are VAT registered
- Interest charges can be offset against taxable profits
- Flexible deposit payable (minimum 10%)
- Claim back your capital allowance costs on the cost of Asset

(b) Lease Agreement

Leasing is an efficient way of paying for the use of equipment over a set period of time. The asset is leased to you at a fixed rental for a fixed term at a fixed rate. Put simply, we own the asset and charge you for the use of it until the final rental is paid. At the end of the rental period you will have the option to enter into a secondary lease period, purchase the equipment for a nominal fee or trade it in as a deposit against new equipment. Some other benefits of leasing are-

- Initial Capital Outlay is minimised, thus preserving your cashflow
- Leasing rentals may qualify for tax deductions
- You get to use the equipment just as if you owned it
- Flexible repayment terms
- The VAT element of the rental payment can be reclaimed in your VAT returns provided (a) you are VAT registered and (b) it's a qualifying asset.

Both Hire Purchase and Leasing Agreements are available to finance new and second-hand Agri assets: - Only assets purchased from a First Citizen Agri Finance approved Agri Dealer or Distributor are eligible for finance. Payment terms vary from 2 to 7 years, depending on the type and age of the asset being financed. In the case of light commercial vehicles (LCV's) and jeeps, finance is provided up to a maximum term of five years and must be sourced through an approved SIMI or Franchised Motor Dealer in the Republic of Ireland.

Fees Payable

A Documentation Fee of €75.00 and a Completion Fee of €50.00 apply to the Non Consumer Hire Purchase Agreement and are payable with the first and final payments respectively. For Leasing, the Documentation Fee applies and is subject to VAT at the applicable rate.

Understanding the Needs of Farmers

The key to our success is our focus and dedication to the Agri community. At First Citizen Agri Finance we know that our business depends on farming – a unique industry facing constantly changing circumstances. Therefore, we make it our business to understand the needs of farmers and Agri SMEs and we provide flexible financial solutions where possible.

We always try to make sure that our products and service levels meet your needs and expectations. We will work directly with customers, Agri suppliers and dealers to provide a quality service to the farming community.

Our service nationwide is one of a kind – we have a team of Area Sales Executives who are highly experienced and who are dedicated and motivated to provide the Agri community with “best in class” service levels. We are well placed to understand and serve the needs of the Agri community.

Asset Finance for Business SME's



Let's make it happen



Asset Finance for Business SME's

At First Citizen we also understand the challenges of modern day business. So, whether you want to finance a truck or trailer, bus or forklift or any other type of equipment, we can tailor-make a finance solution for you.

We provide Hire Purchase and Leasing facilities for a wide diversity of Assets over many different business sectors.

Features and Benefits of SME Equipment Finance include:

- Funding for New and Used Equipment.
- Fixed term, fixed interest rate allow for budgeting.
- Terms between 12 and 84 months (depending on type and age of asset).
- Non - Consumer Hire Purchase or Leasing is available – you decide which product is best suited to your business. (see benefits of both products outlined in the Agri section).
- Equipment must be purchased from / invoiced by Suppliers/Dealers who have been approved by First Citizen.
- Asset being financed must be used by the SME / Borrower. First Citizen do not re-finance existing assets.
- All payments are by way of monthly direct debit – no exceptions. We can also take an advance payment or deposit by direct debit at the inception of the HP or Lease facility.
- Maximum drawdown amount per individual asset is €350,000 (subject to Asset type, sector).



Asset Finance for Business SME's

SME Lending Sectors

First Citizen provide finance for assets / equipment in the sectors listed below. Depending on the type and age of the asset, credit criteria and terms and conditions may vary.

- **Transport & Logistics** – e.g. Trucks, buses, coaches, commercial vehicles, trailers etc
- **Material Handling & Construction** – Forklifts, loading shovels, dumpers, yellow plant etc
- **Printing Equipment** – printing equipment, laser photocopiers, photocopiers, industrial binding and print finishing equipment etc.
- **Manufacturing /Engineering/Retail** – Motor garage equipment, CCTV systems, hydraulic lifts, gym equipment etc
- **Medical** – Diagnostic equipment, dental equipment, veterinary equipment, specialist beds, surgical instruments etc
- **Renewable Energy** – LED Lighting, wind (on-shore equipment), solar/pv roof or ground equipment etc
- **Technology / Packaging** – PC's, laptops, monitors, telephone systems, servers and mainframes, robotic pick and place equipment, customised packing machines etc.

Lending terms and conditions will apply. A guarantor may be required. First Citizen may seek a minimum deposit depending on the credit application and/or type of Asset being financed.



Looking to Partner with First Citizen

Are you an Agri or Equipment Supplier based in the Republic of Ireland?

Would you like to sell more product by using the availability of Finance as a Sales Aid tool?

Do you want to get paid faster for your goods?

If the answer to these questions is **Yes**, get in touch today.

Simply contact us at equipmentfinance@firstcitizen.ie or phone the Area Executive who covers your area (details on back page) to arrange an appointment. We will then visit you and go through the various steps required to approve you as a business partner with First Citizen. Currently, we are dealing with over 250 Distributors/Suppliers/Dealers who are approved partners.

At First Citizen our vision is to offer real value, product options that suit your business and excellent customer service. We offer:

- Competitive Pricing
- Quick decisions and execution
- Nationwide coverage
- Prompt payment to Dealers and Suppliers

Customer Service

Terms and Conditions apply to the options outlined in this leaflet. Complete details are available on request.

If you encounter a problem with any product, service or facility we provide, please let us know. We want to put it right as quickly as we can.

Simply	1.	Call us on (01) 884 6700
	2.	or write to us at: First Citizen Agri Finance DAC Customer Services Department Bloom House, Gloucester Square, Dublin 1.

To help improve our service to you, calls may be monitored and recorded.

All information in this leaflet was correct at the time of printing (April 2019) but may change. Credit facilities (i.e. non consumer hire purchase and lease agreements) are underwritten by First Citizen Agri Finance DAC. First Citizen Agri Finance DAC is a wholly owned subsidiary of First Citizen Finance DAC. **First Citizen Finance DAC** is a Retail Credit Firm and is regulated by the Central Bank of Ireland. **First Citizen Agri Finance DAC**, which provides Agri Finance and Equipment Finance, is not regulated by the Central Bank of Ireland. Lending criteria, terms and conditions apply. Credit Facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. A minimum deposit may be required. A guarantor may be required.



Meet the First Citizen Sales Team

Here at First Citizen we understand the opportunities and challenges facing the Agri and SME sectors. We have a vastly experienced professional salesforce of 20 Area Executives together with our dedicated internal support staff providing nationwide coverage. Our team are highly motivated and are there to support and assist our customers as they examine and decide on their financing options. Each executive has a comprehensive knowledge of their respective areas and an in-depth understanding of the potential challenges faced by each sector.

Our Agri and SME Equipment Finance Team – Contact Details

For quotes contact: Celine Griffin, (086) 154 1617 or Margaret Gilchrist, (087) 765 9404

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Agri Sales Manager
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pat.oneill@firstcitizen.ie

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Dublin
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Ronan O'Reilly
Northside Dublin
(087) 3818044

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South Dublin and Wicklow
(087) 383 3920

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North Dublin and
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and North Tipperary
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Tipperary
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Michael Fleming
Galway and Mayo
(087) 252 6403

Alma McDermott
Galway
(087) 121 9535

Gerry O'Donnell
Sligo and Donegal
(087) 258 0769

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Valid from April 2019 until further notice

