C&O is pleased to announce the rebranding of its West Sussex depot as C&O Isuzu, reflecting a renewed focus on delivering and supporting the award-winning Isuzu D-Max pick-up truck. This move allows the West Sussex team to specialise in meeting the growing demand for Isuzu vehicles, while continuing to deliver exceptional service and parts support to valued agricultural and construction customers across the region.

C&O depots in Dorset, Wiltshire, South Petherton, Devon and the Isle of Wight will remain dedicated to offering the full Massey Ferguson range – including tractors, combines, balers and haytools – alongside premium machinery from SANY, Kverneland, Shelbourne Reynolds, Opico, and other leading manufacturers.

Throughout this transition, C&O is committed to working closely with its West Sussex customers to ensure their Massey Ferguson equipment continues to receive seamless, high-quality support. Additionally, C&O will maintain its strong support for Kverneland agricultural machinery and SANY construction equipment in West Sussex and Hampshire.

Andy Coles, Managing Director of C&O, commented:

"We are evolving our business to ensure we remain well-positioned to deliver premium products and outstanding support to our customers. From the M3 corridor in Hampshire to west of the M5 in Devon, our commitment to Massey Ferguson remains unwavering. Meanwhile, our dedicated C&O Isuzu team is now primed to meet the needs of Isuzu customers across West Sussex with focus and expertise."

It is with very great sadness that we share the news that our friend and colleague Allan Feltham has passed away. After becoming ill in the summer and subsequently being diagnosed with leukaemia, Allan passed peacefully on 26th November.

After many years working in the construction industry Allan joined C&O 9 years ago. He built up a great portfolio of loyal customers and helped build C&O Construction into the successful entity it is today. Allan was steadfast and dedicated to his work and a genuine and kind person who will be greatly missed by the team at C&O.

Taking control of your cash flow couldn't be easier with AGCO Plus+* and Smart Rewards at C&O Tractors

Don't let costly breakdowns disrupt your operation. **AGCO Plus+** lets you maintain your productivity by providing you a financial solution that maximizes every time-consuming job.

WHAT IS AGCO PLUS+?

AGCO Plus+ is a credit account for all your **parts** and **service** purchases. It provides you with flexible payment, giving you more control over your business cash flow.

Enjoy up to 60 days with no interest or repayments on all your purchases as standard, and if you're spending over £5,000 you'll qualify for up to 180 days with no interest or repayments.

AGCO Plus+ is a short term finance solution, designed with a farmer's variable cash flow in mind. From in-season service and repairs to off-season preventative care, AGCO Plus+ can help to keep your machinery in good condition avoiding unnecessary downtime and repairs and can be used for all purchases from C&O, from wellies to warranty.

AGCO Plus+ customers can sign up for SMART Rewards. When you purchase genuine AGCO Parts or qualifying aftersales products** with your AGCO Plus+ account at participating dealers, you'll earn 2% SMART Reward Cash.

Apply today to take advantage of:

- Up to 60 days interest free credit as standard
- Up to 180 days interest free credit on invoices over £5,000
- 2% SMART Rewards Cash** when you purchase Genuine AGCO Parts or qualifying products.

No interest will be charged if you pay in full before the end of the interest free period. If you do not pay in full you will be charged interest on any balance remaining at the end of the interest free period. Failure to pay may impact your ability to obtain credit in the future.

Terms & Conditions

*UK business users (VAT registered) only. Terms and conditions apply and may be subject to change. Credit subject to status.

**An up to date list of qualifying aftersales products can be found when you log into your SMART Reward account at www.agcosmartrewards.com. "SMART Reward cash" is the name of the reward earnt from the qualifying spend, this will convert to a SMART Reward voucher once the qualifying threshold is met. SMART Reward cash and SMART Reward vouchers cannot be exchanged for cash.

Massey Ferguson introduces six models

from 95hp to 145hp in the new MF 5M Series

Massey Ferguson is proud to announce the introduction of the MF 5M Series which includes six tractors from 95hp up to the new, top 145hp model. "Building on the highly successful MF 5700 M Series, the new dependable and effective MF 5M Series introduces a range of performance enhancing factory-fitted features to further improve operation, comfort and control," says Jérôme Aubrion, Director Marketing Massey Ferguson, Europe & Middle East.

All models are now equipped with the well-proven Dyna-4 transmission. Further improving functionality and efficiency, the new electronic architecture offers not only ISOBUS connectivity, but also MF Guide and a range of other Smart Farming options.

"While still retaining the straightforward, robust design, these modern additions, usually found on higher specification tractors, further advance the versatility, reduce the workload on operators as well as increase field performance and efficiency," adds Mr Aubrion.

	MF5M.95	MF 5M.105	MF 5M.115	MF 5M.125	MF 5M.135	MF 5M.145
Engine	Four-cylinder, 4.4 litre AGCO Power Stage V					
Transmission	Dyna-4 – with Optional AutoDrive and Brake-to-Neutral					
Max. power	95hp	105hp	115hp	125hp	135hp	145hp
Max. torque*	405Nm	440Nm	460Nm	520Nm	545Nm	560Nm

*Max torque at 2,000rpm

MF 5M Series Features

- Modern Massey Ferguson family styling
- Six accessible tractors from 95hp up the new to 145hp model, to adapt to all needs
- Proven AGCO Power four-cylinder, 4.4-litre engine, delivering the necessary power for demanding tasks
- Dependable and comfortable Dyna-4 transmission with optional Brake-to-Neutral, adding convenience for repetitive handling tasks
- Choice of 58 litre/min or optional 100 litre/min hydraulic pump, allowing maximum versatility
- Cab suspension option available across the range, for more comfort
- Wide choice of factory-fitted MF loaders
- New Smart Farming options including MF Guide, MF Section Control and MF Rate Control, saving time, effort, inputs and money
- Comprehensive MF services, including MF Care extended warranty, MF By You personalisation options and MF Always Running courtesy fleet, for total peace of mind

The affordable all-rounder

The six models of the range are powered by the latest AGCO Power four-cylinder engines that meet the strictest Stage V emissions regulations with the award-winning 'All-in-One' system. Located neatly beneath the cab, with the exhaust in line with the front, right-hand cab post, this provides superb, allround visibility.

A 24% larger fuel tank capacity, which now holds 198 litres, is the largest in the sector, allowing for more work between refills to help reduce downtime.

All tractors in the MF 5M Series come equipped with the highly efficient Dyna-4 transmission, that provides clutch-free control of 16 forward and 16 reverse speeds with a 40km/h Eco top speed.

Optional AutoDrive offers automatic shifting in Power or Eco modes, along with Brake-to-Neutral, which automatically disengages drive when the pedal is pressed, ensuring precision and comfort combined with smoother operation.

An open-centre, 58 litre/min hydraulic system is fitted as standard to the MF 5M Series, while a 100 litre/min system is an option.

Additionally, the MF 5M Series is particularly efficient for tasks requiring a front loader. Fully compatible with a wide offer of factory-fitted loaders, it also offers excellent manoeuvrability thanks to the 4.65 m tight turning radius and the choice of mechanical or electrical joystick. Finally, the

optional Visio Roof allows a perfect visibility and safer handling operations.

Connected for Smart Farming

For optimum control, precision and comfort all MF 5M tractors can come equipped with full MF Guide, including the Fieldstar 5 terminal or as MF Guide ready.

MF Guide provides fully automatic steering and is offered with a Trimble[®], or a choice of other receivers that provide a range of positioning accuracies. This will prove especially helpful for vegetable growers.

Fieldstar 5 also provides access to a number of Massey Ferguson's Smart Farming options, including ISOBUS.

- MF Section Control to automatically switch up to 96 different sections on/off
- MF Rate Control to automatically vary application rates
- MF Connect telemetry provides near real time data transfer.

Spacious, comfortable cab

The MF 5M Series is equipped with a spacious cab that delivers the right level of comfort and excellent visibility, with an uprated, optional air conditioning system greatly increasing air flow and distribution around the operator.

This roomy, 1.3m wide operator environment has a completely flat floor and car-style pedals. A large glass area and compact 'All-in-One' SCR system, tucked under the cab maintains unrivalled visibility.

Comfort is further improved thanks to a new cab suspension system, an option on all models, which delivers significantly higher shock absorption.

New, efficient LED worklight options, in addition to the halogen lights, provide even more illumination for safe night work – with a choice of either two LED front and rear worklights, or two mid-mounted units.

Outside is a useful new PTO switch on the rear of the fender on the left-hand side.

MF 5M tractors are now dressed in the latest, smart Massey Ferguson family style. This features a diamond grey cab with new striking sabre style with the new model logo design on the side of the bonnet, fronted by a black, ribbed grille.

The MF 5M Series benefits from the entire MF Services portfolio: not only tailored financing solutions, proactive aftersales service and genuine parts to always operate at peak performance and control costs; but also MF By You factory-fitted personalisation options, MF Always Running courtesy fleet to keep farming operations running smoothly in every case and MF Care extended warranty.

For more information on the MF 5M, get in touch with your local C&O depot:

DEVON - 01884 400 100

DORSET - 01258 451 221

ISLE OF WIGHT – 01983 524 413

SOMERSET - 01460 241 286

W. SUSSEX & E. HANTS - 01243 682 025

WILTSHIRE & W. HANTS - 01722 742 141

Kverneland 0% Flexible Finance Offer*

Available On All Spare Parts

Available until 31st December 2024

Until the end of June, The Kverneland Group are offering an exclusive Flexible Finance deal making stocking up on spare parts or replacing them in a hurry even more affordable. We have lots of Kverneland parts in stock, available through 2 different finance options.

*Business users only. Terms & conditions apply. Offer available until 31st December 2024

Choose one of the following finance profiles:

Option 1 - Defer the payment by 6 months at 0% flat rate p.a

Option 2 - 12 monthly payments at 0% flat rate p.a.

For further details contact your local C&O depot and talk to our Sales Teams:

DEVON - 01884 400 100 DORSET - 01258 451 221 ISLE OF WIGHT - 01983 524 413 SOMERSET - 01460 241 286 W. SUSSEX & E. HANTS - 01243 682 025 WILTSHIRE & W. HANTS - 01722 742 141

Terms & Conditions:*

*Finance for business purposes only. Subject to acceptance and affordability checks. Applicant must be 18 or over. Promotion valid from 1st January 2024 to 31st December 2024. Available on new Kverneland original wearing parts only. The finance product available under this promotion is a Commercial Loan. Minimum invoice price £3,000 + VAT is required. Full VAT is to be paid to the dealer on signing. Maximum length of agreement is 1 year. A documentation fee does not apply. Terms and conditions apply. Images are for illustrative purposes only. Kverneland Group Finance is a trading style of BNP Paribas Leasing Solutions Limited. Finance provided by BNP Paribas Leasing Solutions Limited, Northern Cross, Basingstoke, RG21 4HL. Registered in England No. 901225.

Honda's NEW Miimo Range With savings of up to £400 off Offers end 31st August

For a limited time C&O are offering **savings of up to £400 off** the new Miimo range!

The all New Honda Miimos come equipped with Bluetooth as standard, making connecting to smart devices easy, giving you the ability to control your mower from within the comfort of your own home. The Live models come with an even greater level of control with their GPS tracking, and Alexa compatibility allowing for control of your Miimo from anywhere, not just your home.

What is Miimo Live?

Miimo Live models significantly enhance your robotic mower's performance with extra features.

Satellite Assisted Homing

With intelligent operation, Miimo will find a more direct route to go back to its docking station.

Free Zones

Define specific areas where Miimo shouldn't mow, allowing flexibility for other activities.

Smart Timer

Mii-monitor adjusts the mowing schedule using live weather data to protect your lawn from harsh conditions.

Alexa Integration

Control Miimo through Alexa, issuing commands to cut, pause, finish, and check its location and next cutting time.

Control From Anywhere

Manage Miimo remotely via your smartphone from anywhere in the world, whether you're at home or away.

In-App Updates

Keeping your Miimo up to date is simple. Check in the Mii-monitor app if there's an available update, and from the comfort of your own home.

Miimo HRM1000 - £1,150.00+ Installation fee

(HRM 1000 RRP - £1,250.00)

Miimo HRM1000 is the perfect robotic mower for smaller gardens up to 1,000m2 and can withstand inclines up to 25 degrees.

Bluetooth Connectivity

Connect your Miimo to the Mii-Monitor App and have full control through your smartphone for easy, simple operation.

Simple Display

The smart but intuitive display allows you to start, stop and send Miimo home.

Responsive Sensors

Enhanced performance with reduced bump noise, 360-degree lift sensing, and a sealed system for consistent daily operation

Quick Charging Time

Miimo HRM1000 charges in just 40 minutes, ensuring a quick start for the perfect cut.

Miimo HRM2500 - £1,900.00 + Instillation fee &

HRM2500 Live - £2,200.00 + Instillation fee

(HRM2500 RRP - £2,150.00. HRM3500 LIVE RRP - £2,975.00)

Miimo HRM2500 and HRM2500 Live is ideal for cutting lawns up to 3,000m2 and can mow 25-degree inclines effortlessly.

Flexible Docking

Position the docking station conveniently for your needs, even in narrow passages by hiding your Miimo

Shortcut Wire

Enables Miimo to navigate narrow spaces, minimise wheel tracks, and reduce setup time for increased efficiency

Enhanced Navigation

Miimo HRM2500 Live utilises satellite-assisted homing for quick return to the docking station and allows Free Zone setup

Connectivity

Control both models via your smartphone; the Live model offers extra features and allows remote control from anywhere in the world

Miimo HRM4000 Live - £2,575.00+ Instillation fee

(HRM4000 LIVE RRP - £2,975.00)

Miimo HRM4000 Live covers lawns up to 4,000m2, can take on inclines of up to 25 degrees and has an IPX5 water resistant rating.

Electric Height Adjustment

Set a cutting height target on the Mii-monitor app, allowing Miimo to gradually adjust cutting height based on blade load for precision

Heavy Duty Rear Wheels

The broader tread pattern minimises mud accumulation, ensuring continuous operation and increased durability.

Enhanced Navigation

HRM4000 Live employs satellite-assisted homing, allowing quick returns and Free Zone setup. Exclusive to HRM4000 Live, use 2 shortcut wires for added convenience.

Mobile and Alexa Connectivity

Control your Miimo through your smartphone or Alexa, offering convenient remote access from anywhere in the world.

Click here for more information on the Miimo range or contact your local C&O depot to find out how you can save money on your new Miimo:

DEVON - 01884 400 100 DORSET - 01258 451 221 ISLE OF WIGHT - 01983 524 413 SOMERSET - 01460 241 286 W. SUSSEX & E. HANTS - 01243 682 025 WILTSHIRE & W. HANTS - 01722 742 141

New Kverneland Finance Offer

0% On All Equipment*

Offer available until 30th September 2024

A new Kverneland finance offer is out now giving customers the opportunity for 0% finance on new equipment*.

New Kverneland Finance Offer

• 1 payment upfront followed by 11 monthly payments (1+11) at 0% flat rate p.a.

Alternative profiles are available on request, for example:

- 1+2 at 2% flat rate p.a
- 2+22 at 2% flat rate p.a
- 1+3 at 3% flat rate p.a
- 3+33 at 3% flat rate p.a

The new Kverneland finance offer is available on range of new Kverneland equipment in stock now at C&O. Whether you are: pre-emptively purchasing a machine in advance of a busy season; urgently in need of equipment should the worst happen; or just wanting to upgrade your old equipment to a brand new Kverneland model.

Get in contact with your local C&O Sales team to take advantage of a wide stock of NEW machinery, including grassland, cultivation and drills, forage & livestock machinery including Kverneland 863 Bale Chopper, perfect for efficient and uniform chopping of bales in addition to providing reliable shredding performance to ensure livestock are well-fed with minimal effort.

Autumn cultivation is around the corner and in stock is the Kverneland 5M Qualidisc, ideal for shallow stubble cultivation, and the Kverneland Enduro 3000 perfect for subsoiling, enhancing aeration and drainageCall your local C&O Sales team to find out more about our Kverneland equipment, now available with Kverneland's New Finance offer:

DEVON - 01884 400 100 DORSET - 01258 451 221 ISLE OF WIGHT - 01983 524 413 SOMERSET - 01460 241 286 W. SUSSEX & E. HANTS - 01243 682 025 WILTSHIRE & W. HANTS - 01722 742 141

*Based on 50% of the RRP or balance to finance, whichever is lower. The offer is available until 30th September 2024 and excludes self-propelled diet feeders and self-propelled sprayers. Business users only. Fees Apply.

Terms & Conditions:

Finance for business purposes only. Subject to acceptance and affordability checks. Applicant must be 18 or over. Promotion valid until 30th September 2024. Available on new equipment only with minimum RRP of £5,000. The finance product offered under this promotion is hire purchase. Full VAT is due on signing. An option-to-purchase fee of £25 plus VAT (for balance to finance < £10k) or £50 plus VAT (for balance to finance > £10k) will be collected with the final payment. You will own the machine when all payments have been made. Alternative finance options are available, terms apply. An annual administration fee of £40 plus VAT applies. A documentation fee of £25 (for balance to finance < £10k) or £50 (for balance to finance > £10k) will be collected with the first rental. Images are for illustrative purposes only. The offer is subject to a maximum balance to finance of 50% (based on RRP). Kverneland Group Finance is a trading style of BNP Paribas Leasing Solutions Limited. Finance provided by BNP Paribas Leasing Solutions Limited, Northern Cross, Basingstoke, RG21 4HL. Registered in England No. 901225. As funder, BNP Paribas Leasing Solutions Limited may pay a commission, fee or other remuneration to credit brokers who introduce business to them; please contact them if you require more information.

Kverneland 0% Finance Offer*

Available On All Equipment

Offer ends 30th June

Until the end of June, The Kverneland Group are offering an exclusive Kverneland Finance deal to make getting brand new on Grassland, Cultivation, Feeders and Sprayers, into the hands of farmers easier. We have lots of Kverneland machinery in stock so you can take full advantage of these rates whilst they last, this offer excludes self-propelled diet feeders and self-propelled sprayers. Business users only. Fees apply. See Terms & Conditions*.

Choose one of the following finance profiles:

1 payment upfront followed by 1 payment a year later and 1 payment two years later (1+2) at 0% flat rate p.a.

3 payments upfront followed by 33 monthly payments (3+33) at 0% flat rate p.a.

or alternative profiles are available on request, for example:

- 1+3 at 2% flat rate p.a
- 1+4 at 2.25% flat rate p.a
- 4+44 at 2.25% flat rate p.a
- 5+55 at 2.5% flat rate p.a

Based on 40% of the RRP or balance to finance, whichever is lower. Offer available until 30th June.

For further details contact your local C&O depot and talk to our Sales Teams:

DEVON - 01884 400 100 DORSET - 01258 451 221 ISLE OF WIGHT - 01983 524 413 SOMERSET - 01460 241 286 W. SUSSEX & E. HANTS - 01243 682 025 WILTSHIRE & W. HANTS - 01722 742 141

Terms & Conditions*:

Excludes self-propelled diet feeders and self-propelled sprayers. Business users only. Fees apply. See Terms & Conditions.

Finance for business purposes only. Subject to acceptance and affordability checks. Applicant must be 18 or over. Promotion valid until 30th June 2024. Available on new equipment only with minimum RRP of £5,000. The finance product offered under this promotion is hire purchase. Full VAT is due on signing. An option-to-purchase fee of £25 plus VAT (for balance to finance < £10k) or £50 plus VAT (for balance to finance \geq £10k) will be collected with the final payment. You will own the machine when all payments have been made. Alternative finance options are available, terms apply. An annual administration fee of £40 plus VAT applies. A documentation fee of £25 (for balance to finance < £10k) or £50 (for balance to finance \geq £10k) will be collected with the first rental. Images are for illustrative purposes only. The offer is subject to a maximum balance to finance of 40% (based on RRP). Kvereland Group Finance is a trading style of BNP Paribas Leasing Solutions Limited. Finance provided by BNP Paribas Leasing Solutions Limited, Northern Cross, Basingstoke, RG214HL. Registered in England No. 901225. As funder, BNP Paribas Leasing Solutions Limited may pay a commission, fee or other remuneration to credit brokers who introduce business to them; please contact them if you require more information.

Get 0% Finance on all Kverneland Equipment! *

Available Until 31st October

This new Kverneland finance offer will be available at C&O until its end on the 31st of October. This deal covers all Kverneland equipment except self-propelled diet feeders and self-propelled sprayers and will only be available to business users. (Fees apply. See Terms & Conditions*)

Choose one of the following finance profiles:

1. 1 payment two years later and 1 payment upfront followed by 1 payment a year later and 1 payment two years later (1+2) at 0% flat rate p.a.

2. 3 payments upfront followed by 33 monthly payments (3+33) at 0% flat rate p.a

3. No upfront payment followed by 48 monthly payments (0+48) at 2% flat rate p.a

4. No upfront payment followed by 60 monthly payments (0+60) at 2.5% flat rate p.a

Based on 40% of the RRP or balance to finance, whichever is lower. Offer available until 31 October 2024. See terms and conditions.

For further details contact your local C&O depot and talk to our Sales Teams:

DEVON - 01884 400 100 DORSET - 01258 451 221 ISLE OF WIGHT - 01983 524 413 SOMERSET - 01460 241 286 W. SUSSEX & E. HANTS - 01243 682 025 WILTSHIRE & W. HANTS - 01722 742 141

Or Download Finance Offer PDF

Terms & Conditions*:

Finance for business purposes only. Subject to acceptance and affordability checks. Applicant must be 18 or over. Promotion valid until 31 October 2024. Available on new equipment only with minimum RRP of £5,000. The finance product offered under this promotion is hire purchase. Full VAT is due on signing. An option-to-purchase fee of £25 plus VAT (for balance to finance < £10k) or £50 plus VAT (for balance to finance \geq £10k) will be collected with the final payment. You will own the machine when all payments have been made. Alternative finance options are available, terms apply. An annual administration fee of £40 plus VAT applies. A documentation fee of £25 (for balance to finance < £10k) or £50 (for balance to finance \geq £10k) will be collected with the first rental. Images are for illustrative purposes only. The offer is subject to a maximum balance to finance of 40% (based on RRP). Kverneland Group Finance is a trading style of BNP Paribas Leasing Solutions Limited. Finance provided by BNP Paribas Leasing Solutions Limited, Northern Cross, Basingstoke, RG21 4HL. Registered in England No. 901225. As funder, BNP Paribas Leasing Solutions Limited may pay a commission, fee or other remuneration to credit brokers who introduce business to them; please contact them if you require more information.

Kverneland Finance Offer On All Equipment

Offer lasts until January 14th

Annual or monthly finance options available on all Kverneland equipment until 14th January 2025. (Excludes self-propelled diet feeders and self-propelled sprayers. Business users only. Fees apply.) See Terms & Conditions.

Choose one of the following finance profiles:

1 payment upfront followed by 1 payment a year later and 1 payment two years later (1+2) at 1.5% flat rate p.a.

② 2 payments upfront followed by 22 monthly payments (2+22) at 1.7% flat rate p.a

③ 1 payment upfront followed by 1 payment a year later, 1 payment two years later and 1 payment three years later (1+3) at 2% flat rate p.a.

④ 3 payments upfront followed by 33 monthly payments (3+33) at 2.3% flat rate p.a

Based on 40% of the RRP or balance to finance, whichever is lower. Alternative profiles are available on request. Offer available until 14th January 2025. See terms and conditions.

For further details on the Kverneland Finance Offer on All Equipment, contact your local C&O depot and talk to our Sales Teams:

DEVON - 01884 400 100 **DORSET** - 01258 451 221

ISLE OF WIGHT - 01983 524 413 SOMERSET - 01460 241 286 W. SUSSEX & E. HANTS - 01243 682 025 WILTSHIRE & W. HANTS - 01722 742 141

SEE OFFER PDF - CLICK HERETerms & Conditions*:

Finance for business purposes only. Subject to acceptance and affordability checks. Applicant must be 18 or over. Promotion valid until 14th January 2025. Available on new equipment only with minimum RRP of £5,000. The finance product offered under this promotion is hire purchase. Full VAT is due on signing. An option-to-purchase fee of £25 plus VAT (for balance to finance < £10k) or £50 plus VAT (for balance to finance \geq £10k) will be collected with the final payment. You will own the machine when all payments have been made. Alternative finance options are available, terms apply. An annual administration fee of £40 plus VAT applies. A documentation fee of £25 (for balance to finance < £10k) or £50 (for balance to finance \geq £10k) will be collected with the first rental. Images are for illustrative purposes only. The offer is subject to a maximum balance to finance of 40% (based on RRP). Kverneland Group Finance is a trading style of BNP Paribas Leasing Solutions Limited. Finance provided by BNP Paribas Leasing Solutions Limited, Northern Cross, Basingstoke, RG21 4HL. Registered in England No. 901225. As funder, BNP Paribas Leasing Solutions Limited may pay a commission, fee or other remuneration to credit brokers who introduce business to them; please contact them if you require more information