

Terms of Business:**Company Details:**

My name is Alan McCarthy trading as Alan McCarthy Financial Services. My Registered Office is 8 Elden, Maryborough Hill, Douglas, Cork. My contact number is 087 7977444. My e-mail address is alan@amccfs.ie.

Regulation:

Alan McCarthy t/a Alan McCarthy Financial Services is regulated by the Central Bank of Ireland as a Multi Agency Intermediary under the Investment Intermediaries Act, 1995 and as an Insurance Intermediary registered under the European Communities (Insurance Mediation) Regulation, 2005. The Financial Regulator holds registers of regulated firms. You may contact the Financial Regulator on 1890 200 469 or alternatively visit their website at www.financialregulator.ie to verify my credentials.

Product Providers:

I currently hold agencies with the following Investment Firms and Insurance Companies:

BCP Asset Management Ltd, Caledonian Life, Zurich Life, Friends First, Aviva, Irish Life, New Ireland Assurance, Standard Life, Bespoke Investments Ltd, KBC Bank Ireland, Wealth Options Ltd.

I am authorised to advise and transact business with these companies as outlined above.

Services/Advice Provided:

I provide a comprehensive range of financial information and advice on the following product areas: Savings & Investments, Retirement Plans (Pre & Post Retirement Options), Insurance & Protection (Mortgage, Critical Illness & Income) and Deposits. As a Multi Agency Intermediary, we can provide advice in relation to products for which we hold an agency, and can place business on your behalf with those product producers

Compensation/Commissions/Disclosure of Information:

Any failure to disclose material information may invalidate your claim and render your policy void.

Alan McCarthy Financial Services is remunerated by commissions paid by the Product Producers (Investment/Insurance Companies) for whom I hold written agencies with for arranging savings, investments, pensions and life/critical illness policies. Commissions vary depending on the various products but will be clearly outlined on Disclosure documentation received by each client.

Alan McCarthy Financial Services will **not** accept cash, in respect of a premium from client. Alan McCarthy Financial Services shall issue a receipt for each non-negotiable or negotiable instrument or payment received. This is regulated pursuant to Section 30 of the Investment Intermediaries Act 1995. These receipts are issued with your protection in mind and should be kept safely.

Data Protection/Confidentiality:

I undertake to keep any/all information that I receive from you confidential to Alan McCarthy Financial Services and in Compliance with the Data Protection Acts, 1995 and 2003, will not disclose it to any third party unless authorised by you or as required by Law. Messages and information passing over the internet may not be free from interference by third parties and should be independently verified. You should not disclose data over the internet unless you have satisfied yourself as to the security of the technology/encryption.

The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf.

We would like to keep you informed of insurance, investment, and any other services provided by us, which we think may be of interest to you. We would like to contact you by way of letter, e-mail, phone call or personal visit.

I have certain responsibilities under Money Laundering Legislation to verify the identity of Clients and may need to make certain enquiries and obtain certain information from you for that purpose. You confirm that all the information that you supply will be accurate and that we may pass on such information as we consider to comply with any reporting/legal requirements.

Conflict of Interest:

Alan McCarthy trading as Alan McCarthy Financial Services wishes to avoid any conflict of interest when providing business services to my clients. If this is not possible, I will notify you as soon as practicable after I become aware of the conflict of interest and you may rest assured that you will be treated fairly when/if such a contact is unavoidable.

Regular Reviews:

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up to date advice and products best suited to your needs. Failure to contact us of changes in your circumstances, or request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

Default on payments by clients:

Product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions.

Investor Compensation Scheme:

Alan McCarthy trading as Alan McCarthy Financial Services is a contributing firm to the Investor Compensation Scheme established under the Investor Compensation Act 1998. It provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act. Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

A right of compensation will only arise:

- If the client is an eligible investor as defined by the Act: and
- If it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm: and
- To the extent that the client's loss is recognised for the purposes of the Act.

Where an entitlement to compensation is established, the compensation payable, in the event of default for payments to clients of 90% of the funds defaulted on, subject to current maximum of €20,000.

For further information, contact the Investor Compensation Company Ltd on 01-2244955.

Complaints Procedure:

Alan McCarthy trading as Alan McCarthy Financial Services will acknowledge all written complaints within 5 days of receipt.

All complaints should be directed to:

Mr. Alan McCarthy,
Alan McCarthy Financial Services,
8 Elden,
Maryborough Hill,
Douglas,
Cork.

The complaint will be fully investigated, on completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with the handling/outcome to your complaint, you may refer your complaint to the Financial Services Ombudsman or the Pensions Ombudsman. A full copy of our complaints procedure is available on request.

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