

### TERMS OF BUSINESS OF MORTGAGELINE

These terms of business will remain in force and shall apply to any business service provided to you now or at a future date. Should my firm change any of its business terms at a future date I will advise you at our next meeting.

- The full name and address of the firm is set out on the top of this document
- **Mortgageline** is regulated by the Central Bank of Ireland
- **Mortgageline** holds a written appointment with the following mortgage lenders:

Haven Mortgages (EBS Building Society)	AIB Mortgages
ICS Mortgages (Bank of Ireland Group)	Permanent TSB (Irish Life & Permanent)
KBC Homeloans	Start Mortgages

- In relation to Mortgage Payment Protection we have an agency with Allianz & Assurant Solutions. We also have an agency with Allianz for Home Insurance.
- **Mortgageline** holds a written appointment to act as a tied insurance agent for Irish Life Assurance plc. (Irish Life)
- **Mortgageline** may advise upon life assurance products (including life assurance, specified illness cover, income protection savings, investments and pension plans) tracker bonds and Personal Retirement Savings Accounts (PRSAS).
- The services which the firm is authorised to provide are:
  - a)** Advising you in relation to the nature of each of the products set out above and advising you as to which product is suitable for you needs.
  - b)** Receiving and transmitting orders on your behalf for products(s) to Irish Life
- **Mortgageline** may receive commission and other payments from Irish Life and mortgage lenders when orders are transmitted. Summary details of life assurance commission will be included in a product information document, which you are legally entitled to receive before an application for a product is completed, and full details will be included with your cooling-off letter.
- It is the policy of MortgageLine to charge a Mortgage Application fee for all mortgage applications. The fee will be agreed with you before we start working on your behalf. Please see our company website or ask your Mortgage Adviser for full details of our current charges.
- It is the policy of **Mortgageline** to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this in writing before proceeding to provide any business service. If you have not been advised on any such conflict you are entitled to assume that none arises.

- **Mortgageline** will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided by it and to be reimbursed for any value obtained by it for clients arising from payments to it by clients which subsequently default. Irish Life Assurance plc may withdraw benefits on default of payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.
- Any complaint that you may have in relation to the business services provided should be made in writing to **Mortgageline** outlining the nature of your complaint. All complaints will be acknowledged in writing within 5 business days of the complaint being received. The complaint will be fully investigated by **Mortgageline** and a full response will be provided to you. We will aim to provide this response not later than 20 business days from receipt of your complaint. In the event that you remain dissatisfied with the firm's handling of and response to your complaint you are entitled to refer your complaint to the Financial Services Ombudsman's Bureau or the Pensions Ombudsman (contact details below).

Financial Services Ombudsman Bureau  
 3<sup>rd</sup> Floor  
 Lincoln House  
 Lincoln Place  
 Dublin 2  
 Lo-call: 1890 88 20 90  
 Fax: 01 662 0890  
 E-mail: [enquires@financialombudsman.ie](mailto:enquires@financialombudsman.ie)  
 Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)

Office of the Pensions Ombudsman  
 36 Upper Mount Street  
 Dublin 2  
 Phone: 01 647 1650  
 Fax: 01 676 9577  
 E-mail: [info@pensionsombudsman.ie](mailto:info@pensionsombudsman.ie)  
 Website: [www.pensionsombudsman.ie](http://www.pensionsombudsman.ie)

- We are a member of the investor compensation scheme run by the Investor Compensation Company Limited. The scheme provides a way of paying certain investors compensation, subject to the relevant limits, if they suffer financial loss caused by an investment firm being unable to meet its financial obligations (in other words, pay everything it owes). In the event that a right to compensation is established, the amount payable is the lesser of ninety per cent of your loss, which is recognised as being eligible for compensation, or €20,000.

These Terms of Business apply until further notice.

Signed \_\_\_\_\_ Signed \_\_\_\_\_ Date \_\_\_\_\_