



B & P Malone Ltd
8 Dublin Street
Dundalk
Co Louth
Ph: 042 9336994
Fax: 042 9334144

Date

Terms of Business

Dear

I attach for your information a document setting out the terms under which our firm will provide insurance and investment business services to you.

You should read through this document and if there are any matters on which you require clarification I will be happy to explain the matter in more detail.

These terms 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 in writing in advance of the changes.

Could you please sign the copy of this letter provided as confirmation that you received and understand my terms of business.

Yours sincerely,

B & P MALONE LTD

CLIENT ACKNOWLEDGEMENT

I acknowledge and confirm that I have been provided with a copy of the Terms of Business of B & P Malone ltd and that I have read through and understand these terms.

Signed: _____ ***Date:*** _____

Signed: _____ ***Date:*** _____



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Yours sincerely,

B & P MALONE LTD



TERMS OF BUSINESS OF B & P MALONE LTD

These terms of business set out the basis on which **B & P Malone Ltd** will provide business services to you as an individual private client of the firm. Please take a few minutes to read through these and if you have any questions I will be happy to answer them.

- ◆ The full name and address of the firm is set out on the top of this document.
- ◆ **B & P Malone Ltd** is authorised and regulated by the Financial Regulator and a copy of the firm's statement of authorised status from the Financial Regulator is attached as appendix 1.
- ◆ **B & P Malone Ltd** holds a written appointment with the following mortgage lenders:

IIB Homelans ltd	Moloney Pensions & Investments ltd
Irish Life & Permanent plc	Signalflow Serviced ltd

- ◆ **B & P Malone Ltd** holds a written appointment to act as a tied insurance agent for Irish Life Assurance Plc.
- ◆ The products for which **B & P Malone Ltd** holds appointments and may advise upon, are all life assurance products and these include life assurance policies, specified serious illness and other protection type policies, pension policies, savings and investment life assurance policies.
- ◆ 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 a products(s) to Irish Life Assurance Plc

- ◆ ***B & P Malone Ltd*** may receive commission and other payments from Irish Life Assurance Plc 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 ***B & P Malone Ltd*** 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.
- ◆ ***B & P Malone Ltd*** 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.
- ◆ ***B & P Malone Ltd*** is a member of the Investor Compensation Scheme, which provides certain remedies to eligible clients on default by the firm. The main details of the operation and conditions of the scheme are attached as appendix 2.
- ◆ Any complaint that you may have in relation to the business services provided should be made in writing to ***B & P Malone Ltd*** 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 ***B & P Malone Ltd*** and a full response will be provided to you. ***B & P Malone Ltd*** 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).

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Financial Services Ombudsman Bureau
3rd Floor
Lincoln House
Lincoln Place
Dublin 2
Lo-call: 1890 88 20 90
Fax: 01 662 0890
E-mail: enquires@financialombudsman.ie
Website: 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
Website: www.pensionsombudsman.ie

These Terms of Business apply until further notice.

INVESTOR COMPENSATION FUND

This firm is a member of the Investor Compensation Scheme, established under the Investor Compensation Act, 1998.

- ◆ This legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to clients of firms covered by the Act.
- ◆ However, you should be aware that a right to compensation will only arise where money or investment instruments held by this firm on your behalf cannot be returned either for the time being or in the foreseeable future and where the clients falls within the definition of eligible investor as contained in that Act.

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.