

TIMC Limited T/A iQ Financial provides a bespoke, ongoing, and comprehensive Lifestyle Financial Planning service which is unique to you. Our Planners deal with a small number of Financial Planning Clients and our focus is on providing a level of service and focus unmatched by other firms.

TIMC Limited T/A iQ Financial is regulated by The Central Bank of Ireland. Our regulation governs the products we may recommend to best serve the needs of your Plan. iQ Financial is regulated as a Multi-Agency Intermediary, an Insurance Intermediary, and a Mortgage Intermediary. Our registered office is located at 2nd Floor, 10 Stephen St., Sligo F91V2XR. We can be contacted by phone at 071 91 55560 or by email at office@iqf.ie

iQ Financial is authorised as a Multi-Agency Intermediary under Section 10 of the Investment Intermediaries Act 1995; as an Insurance Intermediary under the European Union (Insurance Distribution) Regulations 2018; and as a Mortgage Intermediary under Section 31(10) of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 and Section 151A (1) of the Consumer Credit Act 1995. You can check our authorised status by contacting The Central Bank of Ireland on 1890 777 777 or by visiting www.centralbank.ie

iQ Financial offers services in accordance with the Consumer Protection Code, the Fitness and Probity Standards and the Minimum Competency Code, which offer protection to consumers. These codes can be found at www.centralbank.ie

Services: iQ Financial prepares Lifestyle Financial Plans supported by the latest Financial Planning software. Our mission is to help you identify, achieve, and keep your desired lifestyle so you never run out of money no matter what happens.

As part of our Financial Planning service iQ Financial can offer advice in relation to Pension and Investment products (Company Pensions, PRSA's, AVC's, Approved Retirement Funds, Tracker Bonds, Savings Plans, Personal Pensions, Investment Bonds and Deposits), Life Insurance and Illness products (Term Insurance, Mortgage Protection, Specified Serious Illness & Income Protection), and Residential mortgages. We process applications on behalf of our

clients to pension, investment and insurance providers, and lenders with whom the Company holds letters of appointment. A list of agencies held is available on request.

We offer advice on a fair analysis basis which means providing services based on a sufficiently large number of contracts and product producers available on the market to enable us to make a recommendation regarding which contract would be adequate to meet the consumer's needs.

Ongoing suitability assessments form part of the service we provide. On at least an annual basis the firm will review and report on previous recommendations

When providing advice, the firm does not currently consider the adverse impacts of investment decisions on sustainability. The company will revisit this matter on an annual basis in June each year.

Remuneration – Lifestyle Financial Planning:

Where a client seeks a Lifestyle Financial Plan, a consultancy fee of up to €200 per hour will be charged depending on the complexity of the case. The minimum fee is €2,000. For the ongoing management of your Lifestyle Financial Plan, we charge 1% per year of the value of the investments we manage for you

Remuneration – other services

iQ Financial can be remunerated by commission earned from Product Producers to whom orders are transmitted. Details of these payments will be included in a product information document and can be found at the 'Charges' link on www.iqf.ie.

Data Protection: iQ Financial complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data. Data is processed in line with GDPR regulations and for the purpose for which it is needed. This is outlined in the link to our 'Privacy Notice' at www.iqf.ie We wish to contact you through channels of letters, emails or telephones and client information will be held in paper files or a computer database and processed accordingly. Please contact us at office@iqf.ie if you have any concerns about the processing of your personal data.

Default on payments by clients: Our firm will exercise its legal rights to receive payments due to it from clients for services provided. 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 details of such provisions. Your home may be at risk if you default on agreed repayments to your lender.

Complaints Handling: All complaints are recorded and acknowledged within 5 working days. All complaints are fully investigated, and the complainant updated (if relevant) at intervals not greater than 20 working days. While we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. All complaints should be directed to Coman Brady, Complaints Officer, iQ Financial, 2nd Floor, 10 Stephen St., Sligo.

If the complaint is not resolved within 40 working days, we will inform you of the anticipated timescale within which we hope to resolve the complaint. If a client remains dissatisfied with the handling of and/or response to a complaint, they may refer the matter to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call 1890 882 090

iQ Financial holds **Professional Indemnity** insurance at a level in compliance with Central Bank requirements for not less than €1,300,380 applying to each claim and in aggregate €1,924,560 per year.

Conflict of Interest: It is the policy of iQ Financial to avoid conflicts of interest when providing services to clients. Where an unavoidable conflict arises, we will advise you of this before providing any service. If you have not been made aware of any such conflict you may assume that none arises.

Investor Compensation Scheme: iQ Financial is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The 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 also be aware that a right to compensation would only arise where money or investment instruments held by this Company on your behalf cannot be returned either for the time being or for the foreseeable future and where the client falls within the definition of an eligible investor as contained in the Act. If a right to compensation is established, the amount payable is the lesser of 90% of the client's loss, which is recognised as being eligible for compensation or €20,000.

These Terms are Valid from March 23rd , 2021.

Customer Acknowledgment:

We are required to provide you with this Terms of Business when you first come to us for advice. We keep a record of the date these terms have been provided to you.

I have read and understand the Terms of Business:

First Client _____

Date: _____

Second Client _____

Date: _____