

TERMS OF BUSINESS

These Terms of Business, applicable from 22/08/2022 and set out the general terms under which we will provide business services to you and the respective duties and responsibilities of both Easy Steps Financial and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries, we will be happy to clarify them. If any material changes are made to these terms, we will notify you.

Authorisation & Codes of Conduct

Easy Steps Financial Advice Ltd t/a Easy Steps Financial is regulated by the Central Bank of Ireland. Our authorisation can be checked on the Central Bank of Ireland registers website at www.centralbank.ie or by calling them on 1890 777 777 to verify our credentials. Our reference code is C141456. We are also subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can also be found on the Central Bank's website.

Our Services

We are an Insurance & Investment Intermediary. Our principal business is to provide advice and arrange transactions on behalf of our clients in relation to Life, Pensions and Investments products. Easy Steps Financial are a member of Brokers Ireland. We are not under a contractual obligation to conduct Insurance distribution business exclusively with one or more Insurance Undertakings and do not give advice on the basis of a fair and personal analysis, we do however provide advice from the selection of products provided by the Companies we have agencies with. We recommend the product that, in our professional opinion, is best suited to your needs and objectives from this selection of products.

As part of the process when giving our clients advice on Investments we will need to gather information with regards your investment knowledge and experience, if this information is not provided we will not be in a position to determine whether the product is appropriate for you. The providers we have agencies with are;

| Life & Investment Companies | |
|-----------------------------------|------------------------------|
| Aviva Life & Pensions Ireland Dac | J & E Davy |
| BCP Asset Management Dac | New Ireland Assurance Co plc |
| Bespoke Investments Ltd | Royal London |
| Cantor Fitzgerald Ireland Ltd | Wealth Options Ltd |
| Irish Life Assurance plc | Zurich Life Assurance plc |

Disclosure of Information

We act as your representative to the companies we have agencies with and we will provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policies and we will explain to

you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover. Any failure to disclose material information may invalidate your claim and render your policy void. Material information about medical history, non-smoker status, occupation category and any hazardous pursuits are central to underwriting decisions and it is imperative that all information you provide to the insurer is accurate and complete.

You are under a duty to answer all questions posed by the insurer or ourselves on your behalf, honestly and with reasonable care. It is presumed, unless the contrary is shown, that the you would know all questions in an application or at renewal is material to the risk undertaken by the insurer or the calculation of the premium by that insurer, or both.

You must inform us immediately of any changes which may affect the services provided by us or the cover provided by your policy. To assist us in providing you with a comprehensive service and to keep our records as up-to-date as soon as possible, please notify us of any changes to your personal circumstances, e.g. name change, change of address, etc.

Sustainable Investing

We will consider adverse impacts of investment decisions on sustainability factors in our investment and insurance-based Investment advice.

We will gather your preferences of Sustainable Investing and build them into our Statement of Suitability for you. Ultimately, it is the Product Producers we have agencies with that build the Investment Products we advise on, and it will be their documentation we are relying on when advising you on Sustainable investments.

All information re Sustainable Finance Disclosures will be adhered to by the Product Producers and their brochures and documents will outline their disclosures.

Remuneration

Easy Steps Financial is remunerated by commission and other payments from product producers or companies we have an agency with on the completion of your business. You may choose to pay in full for our services by means of a fee, which we will agree in writing with you prior to conducting business. Where we receive recurring commission from the product producer which will be outlined prior to affecting your policy, we will provide an on-going service to you for that policy, we will send you an annual update on your investment business as part of this service. If we receive commission from a product provider, this will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to us unless an arrangement to the contrary is made. We reserve the right to charge additional fees if the number of hours relating on on-going advice/ service exceeds 5 hours, this service would be charged at €200 per hour.

If by investing in sustainable investment products there are any differences in charges etc., we will advise you of this in advance of advising you on your investment.

A summary of the details of all arrangements for any fee, commission, other reward or remuneration paid or provided to us by the product producers" is available on our website. If

you need further explanation on this information, please do not hesitate to call us.

Client Receipts

We request that all cheques or negotiable instruments are made payable to the appropriate Product Provider for Life, Pensions and Investment business. We shall issue a receipt for each payment received, these receipts are issued with your protection in mind and should be stored safely. Every effort is made to ensure that clients' money is transmitted to the appropriate Product Provider without delay

The acceptance by Easy Steps Financial of a completed proposal DOES NOT in itself constitute the effecting of a policy. It is only when the Product Provider confirms the policy is in place that your policy is live.

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. Please 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.

Conflicts of interest

It is Easy Steps Financial policy to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises, we will advise you of this in writing and agree it with you before providing you with any service. As per above remuneration policy we receive payment from Product Providers for your business.

Default on payments by clients

Easy Steps Financial will exercise its legal rights to receive payments due to it from clients (fees) 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 the details of such provisions.

Complaints

Easy Steps Financial has a complaints procedure in place, a copy of which is available on request. Complaints may be made in writing, by email, by telephone or in person, if your complaint is by telephone or in person, we will initially write to you to confirm our understanding of your complaint. We will acknowledge your complaint within 5 business days, and we will fully investigate it. 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 our handling of or response to your complaint, you are entitled to refer the matter to the; Financial Services & Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, Tel: 01-5677000, Email: info@fsfo.ie. Please send complaints to Ray O'Rourke, Easy Steps Financial, 11 Beverton Walk, Donabate, Co Dublin.

Data Protection

Easy Steps Financial complies with the requirements of the Data Protection Regulation 1988-2018. The data will be processed only in ways compatible with the purposes for which it was given. See data privacy notice which will be given to you with these terms of business.

Investor Compensation Scheme

We are members of the Investor Compensation Scheme. The Investor Compensation Act, 1998 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 to compensation will arise only:- If the client is an eligible investor as defined in 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 will be the lesser of: 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or Compensation of up to €20,000. For further information, contact the Investor Compensation Company Ltd. at (01) 224 4955.

Governing Law and Business Succession

These Terms of Business shall be governed by and construed in all respects according to the laws of the Republic of Ireland and will be deemed to cover any successors in business to Easy Steps Financial.

DECLARATIONS

I/We acknowledge that I/We have been provided with Terms of Business and Data Privacy Notice for Easy Steps Financial and confirm that I/We have read and understand them. I/We confirm my/our agreement to Easy Steps Financial acting as my/our Financial Advisor.

Direct Marketing

I/We consent to Easy Steps Financial making contact with me/us in relation to the range of services they provide or their associated or partnership companies which they feel may be of interest to me/us and to the sharing of relevant information.

Easy Steps Financial will still be allowed to contact you in relation to the business you have been advised on, even if you opt out of marketing material. You have the right to be removed from our marketing lists in the future, by contacting us and requesting same.

If you wish to avail of these services, please tick here; (Otherwise you will not be on our mailing list).

Post: ☐ Phone: ☐ Email: ☐ Text: ☐ Social Media: ☐

We may also use automated data processing or profiling to allow us to give you quotes etc, and for marketing purposes, by signing these terms of business you are also agreeing to us using these systems on your data.

Client 1 _____

Client 2 _____

Date: _____