



Ailesbury Capital Limited is regulated by the Central Bank of Ireland as an Authorised Advisor under the Investment Intermediaries Act (as amended) 1995 and as an Insurance Intermediary under the Insurance Mediation Directive 2005. Copies of our statements of Authorised Status from the Central Bank of Ireland are available on request.

Terms of Business

This Terms of Business document outlines the basis on which we provide services to our clients. Please ensure that you read this document. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms of Business, we will advise you in advance of providing any further services to you.

Services Provided

As an Authorised Advisor we are authorised to offer you advice in relation to a wide range of Pension, Investment and Insurance Products having conducted a fair analysis of the market available to us at any point in time. We then identify and assess the suitability of the products on offer to meet your current needs and offer our advices to you on this basis.

A full list of the Insurance Company's, Product Producers and Institutions with which we hold a written appointment is available on request. We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for, the financial institutions with which we place business.

Remuneration Structure

We are remunerated for the business services we offer to you our client in a number of ways:

- by the Insurance Company's, Product Producers and Institutions with which we place business in the form of a commission payment.
- by you directly in the form of a fee which we will discuss and agree in advance of all transactions. The hourly rate is €350 plus VAT but a fixed fee is usually agreed in advance of financial planning consultancy.

Premium Handling

When receiving and transmitting orders we will accept payments by cheque where:

- An insurance undertaking has invited renewal of a policy of insurance.
- A proposal for insurance &/or PRSA has been accepted by an insurance undertaking.

We are not authorised to accept cash or negotiable instruments in any circumstances.

Conflicts of Interest

Our employees are required to comply with a policy of independence and disregard any conflict of interest when making a recommendation to you.

Duty to Disclose

It is your duty to provide complete and accurate information for insurers when arranging an insurance policy. Failure to disclose any material information to your insurers could invalidate your insurance cover; all or part of a claim may not be paid.



Failure to Pay or Default

Product producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your policy terms and conditions. We will also exercise our legal right to receive any payments due to us for business services provided in the event of a default in payment.

Complaints Procedure

We have a written complaints procedure for the effective handling of all complaints:

- We will acknowledge receipt of your complaint in writing within 5 working days.
- A written update will be issued to you every 20 days by a nominated individual within our firm.
- A comprehensive response to your complaint will be issued within 8 weeks of receipt of your initial complaint.
- In the event of failure to resolve your complaint you may raise the matter with the Financial Services Ombudsman Bureau LoCall: 1890 88 20 90 enquires@financialombudsman.ie
- Our full Complaints Procedure is available on request.

Compensation Scheme

We are members of the Investor Compensation Scheme established under Section 38 of the Investor Compensation Act 1998. The Act provides that compensation shall be paid to eligible investors (as defined in the Act) to the extent of 90% of an investor's net loss or €20,000, whichever is the lesser and is recognised as being eligible for compensation. Full details of the Investor Compensation Scheme are available on request.

Data Protection & GDPR

We collect your personal details in order to provide the highest standard of service to you. We take great care with the information provided taking steps to keep it secure and to ensure it is used only for legitimate purposes. To fulfill these objectives we may share information with other affiliated professionals. We may receive referrals from affiliated professionals and subsequently may advise them of any transactions arranged on your behalf. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1998 (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected. The information and other data provided to our office may be used to advise you of products and services we may offer from time to time. If you do not wish to receive information regarding products and our services please tick this box