

Terms of Business including Schedule of Fees and Charges

These Terms of Business including Schedule of Fees & Charges set out the basis upon which Fortis Financial Management Ltd will provide Financial Advisory services to you. They also contain details of our regulatory and statutory obligations and the respective duties of both our firm and you in relation to such services.

This is an important document – please read carefully and if you have any questions please contact us. If there are any material changes to the information in this document you will be issued with a revised copy as soon as possible.

Authorised Status

Fortis Financial Management (C432566) is regulated by the Central Bank of Ireland as an Investment Intermediary under the Investment Intermediaries Act 1995 (as amended) and as an Insurance Intermediary under the European Communities (Insurance Mediation) Regulations 2005. Copies of our statements of Authorised Status from the Central Bank of Ireland are available on request. Alternatively the Central Bank of Ireland holds registers of regulated firms which can be viewed on their website www.centralbank.ie.

Statutory Codes

Fortis Financial Management Ltd is subject to and complies with the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards. These Codes offer protection to consumers and can be found on the Central Bank of Ireland website www.centralbank.ie

Our Services

Financial Services: Life Assurance, Deposits, Pensions & Retirement Planning, Investments.

We offer advice on a ***fair analysis basis*** in relation to all Financial Services products and services. ***Fair analysis of the market*** means providing services on the basis of a sufficiently large number of contracts or investment products and product producers available on the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract or investment product would be adequate to meet your needs and requirements.

We offer our clients an extensive choice of suitable products that best serve their needs and circumstances. On receipt of your instructions we will transmit orders on your behalf to one or more Insurers/Product Producers with whom we hold a written appointment (a list of which is available on request).

We do not have any 'tied' relationships with any institution that would compromise our ability to offer you impartial advice and choice. We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for the financial security of the Insurance Companies and Product Producers with which we place business.

Complex Investments Instruments (MiFID) & Ongoing Suitability Assessments:

Ongoing suitability assessments will form part of the service to clients whose investments come under the remit of the MiFID Regulations 2017. Where your investment falls under these regulations we will provide you on an annual basis with a client report outlining any changes in the services or instruments involved &/or the circumstances of you, our client.

Schedule of Fees & Charges:

Remuneration Financial Services

We will be remunerated for business services we offer you our client in a number of ways:

- By commission earned from Insurers and Product Producers to whom orders are transmitted. Summary details of these payments will be included in a product information document.
and/or
- By you directly in the form of a fee which we will discuss and agree in advance of all transactions; see **Fee Table** below.
and/or
- You also have the option to pay for the services we provide by way of a combination of commissions and fees which we will discuss and agree in advance of all transactions.

Fee Table for Advisory and Financial Planning Services

Fees may be charged on an hourly rate. This will always be discussed and agreed in writing in advance of any work being undertaken on a client's behalf.

Professional Advisor	Professional Fee (Hourly Rate Ex VAT)
Directors	€250.00
Accounts Executive/ Qualified Financial Advisers	€150.00
Support Staff	€80.00

- Additional fees may be payable for complex cases to reflect expertise or urgency. The basic hourly rate as outlined may be subject to change should these additional factors arise. This will always be discussed and agreed in advance of any work taking place.
- Professional Fees are non-refundable in the event that a policy is cancelled.

Handling Clients' Money

We will accept payments in respect of all classes of insurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act, 1995 (as amended). The Company is not authorised to accept negotiable instruments in any other circumstances.

Receipts

Our firm will issue a receipt for each negotiable or non-negotiable instrument or payment received pursuant to Section 30 of the Investment Intermediaries Act 1995 (as amended).

Conflicts of interest

It is the policy of our firm 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 before providing you with any service.

Disclosure of Information

It is your responsibility to provide complete and accurate information for Insurers/Product

Governing Law and Language

The laws of Ireland form the basis for establishing relations between you and our firm. All contracts, terms, conditions and communications relating to any policies you may enter into with this firm will be in English.

Anti - Money Laundering/Countering the Financing of Terrorism

Our firm reserves the right to request any facts about a client which it reasonably believes it needs to know in order to comply with the prevailing Criminal Justice (Money Laundering and Terrorist Financing) legislation.

Data Protection

Fortis Financial Management complies with the Data Protection Acts 1988 and 2003. 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. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. We may receive referrals from Associated Companies and may advise them of any transactions arranged for you.

You have the right at any time to request a copy of any “personal data” within the meaning of the Data Protection Act 1988 and 2003 that our office holds about you and to have any inaccuracies in that information corrected. Any requests should be forwarded to the Compliance Officer.

Direct Marketing

We would like to keep you informed of various Pension, Insurance, Investment and any other services provided by us or Associated Companies with which we have a formal business arrangement, and which we think may be of interest to you. If you do wish to receive such marketing information please tick the relevant box below.

These Terms of Business including Schedule of Fees & Charges are valid from February 2021 until further notice.

Client Acknowledgement

Terms of Business including Schedule of Fees & Charges

I acknowledge that I have been provided with a copy of the Terms of Business including Schedule of Fees & Charges of Fortis Financial Management Ltd (Version -Feb 2021) and confirm that I have read and understand them.

Direct Marketing

I confirm having read the paragraphs in relation to Data Protection and Direct Marketing in the Terms of Business and above, and consent to Fortis Financial Management Ltd making contact with me in relation to the range of services provided by Fortis Financial Management Ltd by way of any or all of the below (please indicate accordingly):

Letter Phone Email SMS text Newsletter

Signed:

Date:

Signed:

Date:

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