



Terms of Business

AUTHORISATION CENTRAL BANK OF IRELAND

Jigsaw Financial Solutions Ltd is regulated by the Central Bank of Ireland as a Multi-Agency Intermediary under Section 10 of the Investment Intermediaries Act, 1995 (as amended) ('IIA'); as a Mortgage Intermediary authorised under the Consumer Credit Act, 1995 (as amended) ('CCA'); as an Insurance Intermediary registered under the European Communities (Insurance Mediation) Regulations, 2005 ('IMR'). The Central Bank of Ireland maintains a register of all regulated firms www.centralbank.ie. Our certificates of authorisation are on display in our office at 1A The Cranford Centre, Montrose, Dublin 4. A copy is available to you, on request, at our offices or alternatively please call us on 01- 2839360 or 087-2608988.

CODES OF CONDUCT

Jigsaw Financial Solutions Ltd is subject to the Consumer Protection Code, Minimum Competency Code & Fitness and Probity Standards which, offer protection to consumers. These codes can be found on the Central Bank's website www.centralbank.ie.

As an insurance intermediary with a limited market analysis we are in a position to place insurance with both General Insurance and Life Assurance providers. We also act as a deposit intermediary and give advice in relation to deposits. We hold written appointments from the Insurance Company's and Product Producers to whom we transmit your business. We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for the financial security of Insurers/Product Producers with which we place business.

GENERAL INSURANCE SERVICES:

We provide services in relation to the following general insurance products: Household & Motor. On your instruction, we can give advice in relation to the products of Insurers/Product Producers with whom we have an appointment to receive and transmit orders on your behalf. We will work on your behalf to negotiate competitive renewal terms on your insurance cover. We will also offer assistance to you in relation to processing claims on policies taken out with us.

Credit Terms

We regret that credit cannot be extended to clients in respect of premiums, initial, renewal or additional. Initial or first premiums must be paid at inception of cover and renewal premiums before the policy renewal date otherwise Jigsaw Financial Solutions Ltd will be obligated to advise the insurance undertaking or product producer involved and cover will be cancelled.

Credit Finance: General Insurance

A monthly direct debit facility (if available) may be operated by the Insurance Company. Payment can also be made via laser/credit card, cheque/bank draft/postal order made payable to the insurance company or product producer. We cannot accept instalments paid to our office.

FINANCIAL SERVICES:

LIFE ASSURANCE, INVESTMENTS, PENSIONS & DEPOSITS:

Life Assurance companies and some Product Producers provide many products such as Life Cover, Serious Illness cover, Income Protection, Savings, Investments, Pensions and PRSA's. Depending on your individual circumstances, we may provide you with advice in relation to the nature of these products and which product(s) may be suitable for your needs. You may, however, have particular areas of interest; in this case, we will be happy to give specific advice in these areas. Jigsaw Financial Solutions Limited holds written appointments with the following life assurance companies:

- Irish Life
- Royal London
- Aviva Life & Pensions
- Zurich Life & Pensions
- Friends First
- New Ireland
- Standard Life
- BCP Asset Management Ltd
- Merrion Stockbrokers Ltd
- Blackbee Investments Ltd
- Permanent TSB Plc

We have selected one preferred product producer, Irish Life Assurance plc. for life insurance plans (including life assurance, specified illness cover, income protection, unit linked savings, investments, and pension plans), tracker bonds, and Personal Retirement Savings Accounts (PRSAs). Analysis of the market will be limited to products provided by Irish Life Assurance plc.

With your agreement, we may review the policies you take out on a periodic basis to ensure you are kept informed as to their benefit and to check whether they are still suitable for your needs. We will also 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.

MORTGAGES:

We provide advice in relation to Mortgage Finance and can arrange Mortgage Finance with the Mortgage Intermediaries with whom we hold an appointment.

REMUNERATION AND CHARGES:

General Insurance: Jigsaw Financial Solutions Ltd may receive commission and other payments from the intermediary to whom orders are transmitted

Financial Services: Jigsaw Financial Solutions Ltd may receive commission and other payments from the Insurance Company's and Product Producer to whom orders are transmitted. Summary details of these payments will be included in a product information document which you will receive before an application form for a product is completed, and extended details will also be included with your cooling-off letter. Fees are not normally charged, but may be charged for complex cases or to reflect value, specialist skills or urgency. We will give an estimate of this rate in advance of providing you with these services.

Mortgage Services: Jigsaw Financial Solutions Ltd may receive commission from the mortgage intermediary when a mortgage application has funded of up to a maximum of 1% of amount borrowed. In all cases an application fee, processing fee and completion fee will be charged. Fees are will vary depending on the complexity, specialist skills or urgency required for each case. We will give an estimate of this rate in advance of providing you with this service.

CONFLICTS OF INTEREST:

It is the policy of our firm to avoid conflicts of interest in providing you with insurance and investment business services. If this is not possible, we will notify you as soon as is practicable after we become aware of the conflict of interest and you may rest assured that you will be treated fairly where such a conflict is unavoidable.

COMPLAINTS:

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 and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Phone: 01 5677000, Email: info@fspo.ie, Website: www.fspo.ie

Our full Complaints Procedure is available on request

DEFAULT:

Our firm will exercise its legal rights to receive payments due to it from clients for investment business services provided. In particular, without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. Insurers and other 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

DISCLOSURE OF INFORMATION:

Client Responsibilities

It is your responsibility to provide complete and accurate information for Insurers when arranging an insurance policy and/or where a Statement of Fact is completed on your behalf. Failure to disclose any material information to your insurers could invalidate your insurance cover; all/or part of the claim may not be paid. If you are in any doubt as to whether or not a particular event is material, please disclose the information. In the case of a policy effected by a company then the directors of the company or any persons appointed by them are responsible for disclosing all material facts.

PREMIUM HANDLING AND RECEIPTS:

When receiving and transmitting orders in relation to General Insurance policies Jigsaw Financial Solutions Ltd cannot accept payment from clients payable to itself. Payments can only be made via direct debit, laser/credit card, cheque/bank draft made payable to the insurance company. A section 30 receipt will issue from the insurer directly to you.

DATA PROTECTION:

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 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 consent to receiving this information, please indicate below *

You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re- enacted from time to time) & 2003 that our office holds about you and to have any inaccuracies in that information corrected

INVESTOR 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. Further details are available on request or from the Investor Compensation Company Ltd Tel. 01-2244955.

We are members of the Brokers Ireland Compensation Fund. Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member.

Acknowledgment

I acknowledge that I have been provided with a copy of the Terms of Business of Jigsaw Financial Solutions Ltd and confirm that I have read and understand them.

Signed: _____

Print Name:

Dated:

Consent to Contact

I confirm having read the paragraphs in relation to the Data Protection in the terms of business I consent to Jigsaw Financial Solutions Ltd making contact with me by phone, email or letter in relation to product and market updated provided by Jigsaw Financial Solutions Ltd.

Signed: _____

Print Name:

Dated:

These Terms of Business are valid from 22nd January until further notice

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