

Registered Office: Unit 1B, The Mulcair Centre, Annacotty Business Park, Co Limerick.
Phone: 061 513 059 Email: info@castlecapital.ie

Terms of Business

These terms of business will remain in force and shall apply to any business service provided to you now or at a future date. Should our firm change any of its business terms at a future date we will advise you at our next meeting.

The full name and address of the firm is set out on the top of this document.

Castle Capital Limited is registered to undertake insurance mediation under the European Union (Insurance Distribution) Regulations 2018.

Castle Capital Limited may receive commission and other payments from the life assurance provider to whom orders are transmitted. Summary details of these payments will be included in a product information document, under the Customer Information Notice section, which you are legally entitled to receive before an application for a product is completed. These payments are included in the charges of your product. Any ongoing commission shown in the Customer Information Notice will be paid to me as long as I continue to be your Financial Adviser. The full details of the commission Castle Capital Limited receive for Life Assurance products (excluding Company Pension products) will be included in your Welcome Pack which is issued to you. Details of company pension and bank products' commission are available upon request. In certain circumstances the firm may charge you a fee for the services provided. If we do this, we will provide you with a written estimate of this in advance of providing any business service

Castle Capital Limited is authorised and regulated by the Central Bank of Ireland. Central Bank reference number is C188016

Castle Capital Limited is subject to the Minimum Competency Code 2011, the Consumer Protection Code 2012 and Fitness and Probity standards which can be viewed on www.centralbank.ie.

Castle Capital Limited offers a range of products and services including life assurance, pensions and investments.

Castle Capital Limited holds written appointments with a number of insurance undertakings, lenders and product producers; however, Castle Capital Limited has 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 unless you fall outside the scope of Irish Life's underwriting criteria or if the Irish Life product(s) do not provide certain benefits that have been identified as meeting your financial goals and/or our recommendation. In this case, we will research on a fair analysis basis, the most suitable product(s) for your financial needs. A list of the product producers with which Castle Capital Limited holds an agency appointment outlined at the end of this document.

Investment Products; while Castle Capital Limited considers the approach taken by Irish Life Assurance plc in terms of them integrating sustainability risks into their product offering, as we have selected one preferred provider for investment products, analysis when choosing a suitable investment product for you will be limited to products provided by Irish Life Assurance plc. However, should you specifically seek a financial product which has sustainable investment as its sole / specific objective, and no such product is available from the range of products offered by Irish Life Assurance plc, Castle Capital Ltd will conduct analysis of the product offerings available from the other insurance undertakings, lenders and product producers with whom Castle Capital Ltd holds written appointments.

When providing advice, the Castle Capital Limited does consider the adverse impacts of investment decisions on sustainability. The firm will review this annually and make revisions when and if appropriate.

Castle Capital Limited complies with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. 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. Your data will be passed to the relevant product producers with whom Castle Capital Limited has agencies for the purpose of arranging transactions agreed with you. Your data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice and Data Protection Policy and Procedures. This information will only be used to provide you with business services, to meet any legal and regulatory obligations, and for legitimate business reasons. From time to time, we will send information about other financial products and services, provided by us or associated companies with which we have a formal business arrangement, which we think may be of interest to you. You have the right to ask us not to send you this marketing material and, at any time you can 'opt out' of receiving marketing material. You have a right to see the information that is held on you and you can do this by writing to me at the address given. We would like to contact you by way of letter, email, SMS or telephone call. If you would like to

These Terms of Business are effective from December 2019 and updated May 2022

Castle Capital Limited T/A Castle Capital Financial Planning, Castle Capital Mortgages and Castle Capital Corporate is regulated by the Central Bank of Ireland

Registered Office: Unit 1B, The Mulcair Centre, Annacotty Business Park, Co Limerick.
Phone: 061 513 059 Email: info@castlecapital.ie

receive to receive such marketing information please complete the permission statements contained in the Terms of Business Client Acknowledgement Letter attached. You have the right at any time to request a copy of any 'personal data' within the meaning of the GDPR) that our office holds about you and to have any inaccuracies in that information corrected. Please contact us at info@castlecapital.ie if you have any queries about your personal data.

It is the policy of Castle Capital Limited to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this in writing before proceeding to provide any business service. If you have not been advised on any such conflict you are entitled to assume that none arises.

Castle Capital Limited will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided by it and to be reimbursed for any value obtained by it for clients arising from payments to it by clients which subsequently default. Irish Life Assurance Plc may withdraw benefits on default of payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.

Any complaint that you may have in relation to the business services provided should be made in writing to Castle Capital Limited outlining the nature of your complaint. All complaints will be acknowledged in writing within 5 business days of the complaint being received. The complaint will be fully investigated by Castle Capital Limited and a full response will be provided to you as soon as possible. We will aim to provide this response not later than 40 business days from receipt of your complaint and will provide you with a regular update on the progress of the investigation of the complaint at intervals of not greater than 20 business days, starting from the date on which the complaint was made. In the event that you remain dissatisfied with the firm's handling of and response to your complaint you are entitled to refer your complaint to the Financial Services and Pensions Ombudsman (contact details below).

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
Phone: 01 567 7000
E-mail: info@fspo.ie
Website: www.fspo.ie

Castle Capital Limited is a member of the investor compensation scheme run by the Investor Compensation Company Limited. The scheme provides a way of paying certain investors compensation, subject to the relevant limits, if they suffer financial loss caused by an investment firm being unable to meet its financial obligations (in other words, pay everything it owes). In the event that a right to compensation is established, the amount payable is the lesser of ninety percent of your loss, which is recognised as being eligible for compensation, or €20,000.

Insurance Undertakings:

The following are a list of Insurance undertakings and product producers from which letters of appointment are held by Castle Capital Limited.

Irish Life Assurance plc
Broker Assist Limited t/a Broker Assist
New Ireland Assurance Company plc.
Aviva Life and Pensions Limited
Blackbee Investments Limited
Conexim Advisors Limited
Newcourt Retirement Fund Managers Limited
Royal London Insurance DAC
Hive Insurance Services Ltd
Credebt Exchange Limited
Seniors Money Mortgages (Ireland) DAC t/a Spry Finance and Seniors Money

Wealth Options Capital Ltd
Wealth Options Limited
Zurich Life Assurance plc
Quest Capital Trustees Ltd
BCP Asset Management DAC
Independent Trustee Company Ltd
MMPI Limited t/a Broker Solutions
Standard Life
Cantor Fitzgerald Ireland