



Terms of Business For Fusion Finance

CLIENT ACKNOWLEDGEMENT

I acknowledge and confirm that I have been provided with a copy of the Terms of Business from Fusion Finance and that I have read through and understand these terms.

DIRECT MARKETING

I / We consent to Fusion Finance contacting me/us about protection, pensions, savings, and investment range of products and services, offers/competitions provided by Fusion Finance, and product producers with whom Fusion Finance has agencies.

Please tick each of how you wish us to contact you.

Letter:

Landline:

Mobile:

Phone:

Email:

MS Text

Signed: _____ Date: _____

Signed: _____

Date: _____

Upon every meeting, we will issue our terms of business before we have any meeting with our clients so that they understand our Terms of business enclosed.

Marie Davey and Gemma Maguire t/a Fusion Finance is regulated by The Central Bank of Ireland

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Fusion Finance is authorized and regulated by the Central Bank of Ireland. The Central Bank reference number is C112222

Fusion Finance 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.

Fusion Finance offers a range of products and services including life assurance, pensions, and investments.

Fusion Finance holds written appointments with several insurance undertakings, lenders, and product producers

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 are set out at the top of this document.

Fusion Finance is registered to undertake insurance mediation under the European Union (Insurance Distribution) Regulations 2018.

Fusion Finance 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 for 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 Fusion Finance receives for Life Assurance products (excluding Company Pension products) will be included in your Welcome Pack which is

A list of the product producers with which Fusion Finance holds an agency appointment is outlined at the end of this document.

Fusion Finance complies with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. The data that you provide to us will be held on a computer database and paper files to arrange transactions on your behalf. Your data will be passed to the relevant product producers with whom Fusion Finance has agencies for 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 written request at any time.

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It is the policy of Fusion Finance 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 of any such conflict you are entitled to assume that none arises.

Fusion Finance 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 about the business services provided should be made in writing to Fusion Finance 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 Fusion Finance 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. If you remain dissatisfied with the Pensions Ombudsman (contact details below).

Financial Services and Pensions Ombudsman

Lincoln House

Lincoln Place

Dublin 2

Phone: 01 567 7000

Info@fspo.ie

Website: www.fspo.ie

Fusion Finance 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). If a right to compensation, the amount payable €20,000 or the lesser of ninety percent of your loss, which is recognized as being eligible for compensation, or €20,000.

Insurance Undertakings:

The following is a list of Insurance undertakings and product producers from which letters of appointment are held by Fusion Finance:

Irish Life Assurance plc

Aviva Assurance

Royal London

Zurich Life Assurance plc

New Ireland Assurance Company plc.

Aviva Life and Pensions Limited

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