



Complete Financial *solutions*

Terms of Business

Our Authorisations

D & M Dempsey Financial Services Limited is authorised by the Central Bank of Ireland, Central Bank reference number C46654, as an Insurance Intermediary under the European Communities (Insurance Mediation) Regulations 2005 and as a Mortgage Intermediary in accordance within the provisions of Section 116 of the Consumer Credit Act 1995 (as amended) and Section 33C of the Central Bank Act 1942 (as amended). D & M Dempsey Financial Services Limited is authorised by the Central Bank of Ireland under Part V of the Central Bank Act, 1997 (as amended by the Central Bank (Supervision and Enforcement) Act, 2013) for the provision of debt management services, to provide the services of a debt management firm subject to complying with the Authorisation Requirements and Standards for Debt Management Firms. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank on 1890 777 777 or alternatively visit their website at www.centralbank.ie to verify our authorisation.

D & M Dempsey Financial Services Limited trades as Complete Financial Solutions.

Services which Complete Financial Solutions provides

The range of services that D & M Dempsey Financial Services Limited provides are intended to give advice based on the products offered by the product producers from whom a written letter of appointment is held. The product producers with which D & M Dempsey Financial Services Limited holds an agency appointment is IFG Investment & Mortgage Services Ltd & Seniors Money Ireland limited. The firms' business is to provide advice and arrange transactions on behalf of clients in relation to mortgages, life assurance and similar products & pensions. We can provide advice on and arrange mortgage products through IFG Investment & Mortgage Services Limited who we hold an appointment with. This allows our clients access to a significant range of mortgage providers. D & M Dempsey Financial Services Limited is also a debt management firm and gives advice about the discharge of debts (in whole or in part) including advice about budgeting, negotiating with a person's creditors for the discharge of debts and any similar activity associated with the discharge of debts. Prior to entering into agreement with a consumer to provide debt management services, the firm will provide the consumer with a 'what you should know about debt management services' template.

Our office is based at 39 Rathmount, Seafield Road, Blackrock, Co Louth & the contact details are (042) 9323808 or Mobile (086) 8320478. Email info@completefinancialsolutions.ie & website is www.completefinancialsolutions.ie

Commission and Charges

D & M Dempsey Financial Services Limited provides life assurance, pensions and mortgage advice on a fair analysis basis i.e. providing services on the basis of a sufficiently large number of contracts and products providers available on the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would meet your needs. The firm is paid a commission on business placed with each product provider in relation to Life Assurance products, mortgages and pensions it holds an appointment with. This payment is taken into account in the quotation provided to you and summary information is contained in the product information document. In respect of mortgages, we may receive commissions at a rate of up to 1% of the amount borrowed. Before completion of your application it is important that you receive this information and that you understand the details contained. Full details will be included in the cooling-off letter issued by the product provider.

D & M Dempsey Financial Services Limited may also opt to charge a fee in certain circumstances. The fee in question will be confirmed in writing prior to the completion of any business and where we receive commission and charge a fee, commissions receivable will not be offset against any fee due from you unless agreed by us in writing. All commissions, other remuneration & fees contribute towards our overheads & provide a service to you on an ongoing basis. Our fee structure is as follows:

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|-----------------------------------|--|
| a) Advisor Fees | € 175 - €250 per hour |
| b) Support / Administration Staff | € 60 - € 80 per hour |
| c) Minimum Case Fee | €1000 (New Business) / €500 (Administration) |

In relation to the provision of Debt Management Services, D & M Dempsey Financial Services Limited charges €150 for the initial consultation and €130 per hour thereafter. All fees are exclusive of VAT.

Regulatory Codes of Conduct

D & M Dempsey Financial Services Limited is subject to the Central Bank of Ireland's Consumer Protection Code, Fitness & Probity Standards & Minimum Competency Code which offer protection to consumers and which can be found on the Central Bank's website www.centralbank.ie

Data Protection

D & M Dempsey Financial Services Limited trading as Complete Financial Solutions complies with the requirements of the General Data Protection Regulation 2018 (GDPR) and the Data Protection Act 2018. The data which you provide to us will be held on a computer database and / or paper files, for the purpose of arranging transactions on your behalf. The data will be processed only in a manner compatible with the purposes for which it was given and as outlined in our Data Privacy Notice and Data Protection policy. We would also like to keep you informed of Mortgage, Insurance, Investment, Debt Management Services and any other services provided by us, or associated companies, with which we have a formal business arrangement which may be of interest to you. We would like to contact you by way of letter, email or telephone call. If you would like to receive such marketing information, please complete the permission statements contained in the Terms of Business acknowledgement letter.

We may receive referrals from such firms and may advise them of any transactions arranged for you. You also have the right to request a copy of any personal data (within the meaning of GDPR) that our office holds on you and to have any inaccuracies in that information corrected. Please contact us at info@completefinancialsolutions.ie if you have any concerns about your personal data.

Conflicts of interest

It is our policy to avoid any conflict of interest when providing a service to our clients where an unavoidable conflict of interest arises. D & M Dempsey Financial Services Limited will make the customer immediately aware of the situation. However, it is our stated aim not to engage in any conflict of interest. At all times we endeavor to act to the best advantage of its customers in recommending the most suitable solution to each individual need.

Complaints

Any complaint made to D & M Dempsey Financial Services Limited is recorded and acknowledged to the complainant within a five working day period. We aim to resolve all complaints within 20 business days. The outcome of any complaint will be communicated in writing and should the complaint take time to resolve, D & M Dempsey Financial Services Limited will keep the complainant informed on a regular basis of all progress being made. Where the complaint is not resolved within 40 working days, the firm will advise the client of the anticipated timeframe it will take to resolve the complaint.

Contact details for pursuing a complaint against D & M Dempsey Financial Services Limited, should it arise, are as follows:

Financial Services & Pensions Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Phone (01) 5677000 E-mail enquiries@fspo.ie Website: [wttp://www.fspo.ie](http://www.fspo.ie)

Investor Compensation

D & M Dempsey Financial Services Limited is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The legislation provided for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to certain clients of firms (known as eligible investors) covered by the Act. However, you should also be aware that a right to compensation would be only arise where client money or investment instruments held by this Company on your behalf cannot be returned, either for the time being or for the foreseeable future, and where the client falls within the definition of eligible investor as contained in the Act. In the event that a right to compensation is established, the amount payable is the lesser of 90% of the clients' loss, which is recognized as being eligible for compensation or €20,000. Your legal rights are not affected by this scheme. D & M Dempsey Financial Services Limited also holds professional indemnity insurance as required under the Insurance Mediation Directive and as a Mortgage Intermediary under the Consumer Credit Act 1995.

Default/Non payment by client

Should a customer default on a payment due to D & M Dempsey Financial Services Limited, the legal right of the company to pursue such payment will be exercised. Reimbursement will be sought 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. A product provider may withdraw benefits on a policy where non-payment occurs. Details of such circumstances are contained in the policy terms and conditions of the product provider and issued to each client.

This Terms of Business is valid from 4th July 2018 until further notice.