



Investwise
Financial Planning
Invest In Your Future...

TERMS OF BUSINESS

Investwise Financial Planning Limited t/a Investwise of Viscount House, 6-7 Fitzwilliam Square, Dublin 2, and Horgans Quay, Cork, specialise in the provision of fee based financial planning advice to private individuals and corporate clients. We pride ourselves on offering client focused financial advice in an open, honest and transparent manner. We work on a fee basis so there is no conflict of interest or incentive to sell financial products. This aligns us very closely with our client's interests.

Authorised Status:

Investwise Financial Planning Limited t/a Investwise is authorised in Ireland under Section 26 of the Investments Intermediaries Act, 1995 to receive and transmit orders or units of shares in undertakings for collective investment in transferable securities within the meaning of the Regulations of 1989, units in a unit trust, other collective investment scheme instruments, or shares in a company which are listed on a stock exchange or bonds so listed or prize bonds, tracker bonds, insurance policies or Personal Retirement Savings within the meaning of the Pensions Act, 1990. Our firm is also registered as an insurance/reinsurance intermediary under the European Communities Insurance Distribution Regulations 2018. Our firm is subject to the following codes of conduct issued by the Central Bank of Ireland. These codes offer protection to consumers and can be found on the Central Bank's website, www.centralbank.ie.

- Consumer Protection Code 2012
- Minimum Competency Code 2017
- Handbook of Prudential Requirements for Investment Intermediaries.

Our firm is also authorised as a deposit broker. The Central Bank of Ireland holds registers of regulated firms. You may contact the Public Helpline in the Central Bank of Ireland on 1890 777 777 (Monday to Friday 09:00 to 18:00) or alternatively visit their website on www.centralbank.ie to verify our credentials.

Regulatory Status:

Investwise Financial Planning Limited t/a Investwise is regulated by the Central Bank of Ireland. Our regulator number is C5232. Our firm is subject to the Central Bank of Ireland's codes of conduct which offers protection to consumers. These codes can be found on the Central Bank's website, www.centralbank.ie.



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Services:

Investwise Financial Planning Limited t/a Investwise offer comprehensive financial planning advice to clients covering all aspects of their current financial situations, future goals and objectives. We also offer advice in relation to Investments, Pensions, Life Assurance products (Term Cover, Serious Illness and Permanent Health Insurance) and Deposits.

Our firm provides its life, investment and pension services to our clients on a fair analysis basis. "Fair analysis of the market" means that our firm provides its life services on the basis of a sufficiently large number of contracts and product producers available on the market to enable our firm to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet our client's needs. We also transmit orders on client's behalf to any of the insurance undertakings or product producers from whom the Company hold letters of appointment. A list of all such entities is contained elsewhere in these Terms of Business.

Data Protection

Our client's personal data is confidential and available only to our firm. We do not pass on client details to any other firm unless instructed to do so by our client.

Remuneration Policy:

Investwise Financial Planning Limited t/a Investwise work on a fee basis. In situations where it is in our client's best interest, we may agree with you in advance to receive remuneration from the product provider for the products we are recommending to our clients. All details of this remuneration will be fully disclosed in advance, with complete transparency. Where the firm is not in receipt of commission, we will charge a service fee, which will be agreed in advance with clients. The level of fee will depend on the complexity of the transaction, time spent and nature and extent of the transaction and research. Our fees are charged as follows:

Advisor fees:	€500 per hour
Support Staff	€150 per hour



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Sustainability Policy

The Sustainable Finance Disclosure Regulation (“SFDR”) effective on the 10th of March 2021 was introduced by the European Commission alongside (the “Taxonomy Regulation”) and (the “Low Carbon and Positive Impacts Benchmarks Regulation”) as part of a package of legislative measures arising from the European Commission’s Action Plan on Sustainable Finance.

The SFDR sets out harmonised rules on transparency and aims to include environmental, social and governance (ESG) “sustainability” considerations and risks in the decision-making process of investors and asset managers in a consistent manner across the EU financial services sector. A sustainable investment product is where a product is sold as promoting environmental or social characteristics. It is envisaged that greater transparency and sustainability-related information will enable investors to compare financial products and to make informed investment decisions about ESG products.

A key focus of the European Commission Action plan is Sustainable Finance and Chapter 19 of the regulations state; When providing advice, the firm considers the adverse impact of investment decisions on suitability. As part of our research and assessment of products, the firm will examine the Product Providers literature to compare financial products and to make informed investment decisions about ESG products. The consideration of sustainability risks can impact on the relative cost, relative risk and both positively and negatively impact potential returns of financial products.

Conflict of interest:

It is the policy of Investwise Financial Planning Limited t/a Investwise to avoid a conflict of interest when providing services to clients. Where an unavoidable conflict arises we will advise you of this in writing before providing any business services. If you have not been made aware of any such conflict you may assume that none arise

Complaints Procedure:

Investwise Financial Planning Limited t/a Investwise has in place a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. All complaints are fully investigated and the complainant updated at intervals of not greater than 20 business days. We will attempt to investigate and resolve a complaint within 40 business days.



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All complaints should be directed in writing to Mr David Quinn, Complaints Officer, Investwise Financial Planning Limited t/a Investwise, Viscount House, 6 Fitzwilliam Square, Dublin 2. In the event that a client remains dissatisfied with the handling of and/or response to a complaint they may refer the matter to The Financial Services Ombudsman.

Consumer Protection:

Investwise Financial Planning Limited t/a Investwise is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to clients of firms covered by the Act.

However you should also be aware that a right to compensation would only arise where 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 recognised as being eligible for compensation or €20,000.

Default Remedies:

Investwise Financial Planning Limited t/a Investwise actions in the event of default by the client are:

Product providers are entitled to withdraw benefit or cover on default of any payments due under any products arranged for your benefit. It is therefore critical to the guaranteed continuance of your insurance that your premium is paid in full. Some insurers may include as a term of the insurance a settlement due date or in some cases a warranty under the terms of which the premium must be paid to them by a certain date.

We inform our clients of such requirements and the relevant date in good time to allow the payment terms to be met. Failure to comply with the terms of the warranty may mean that the insurer's obligation under the policy will be terminated. We will automatically advise you of any payments outstanding on your policy and the consequences of failure to pay premiums.

An outline of the action and remedies which the relevant product producers may take in the event of default by a client is included in the product producers policy document.



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Insurance Undertakings:

The following are a list of insurance undertakings and product producers from which letters of appointments are held.

Life Assurance Appointments

Aviva Life & Pensions Ireland Limited
BCP Asset Management Ltd
Royal London Mutual Insurance Society Limited
Harcourt Life Limited DAC
Davy Select
Friends First Life Assurance Company DAC
Irish Life Assurance Company Plc
New Ireland Assurance Company plc
Standard Life Assurance Company
Zurich Life Assurance plc
ITC Pension Trustees
Conexim Advisors Ltd.
Cantor Fitzgerald

Investwise Financial Planning t/a Investwise

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Investwise Financial Planning Limited is regulated by the Central Bank of Ireland. This Terms of Business is effective from June 2022 until further notice.