

**Public & Private Sector  
Financial Planning Ltd  
Unit 4C  
Courtfield Shopping  
Centre  
Raheen  
Limerick**

**Terms of Business Including Schedule of Fees & Charges**

Dear

I attach for your information a document setting out the terms under which this firm will provide insurance and investment business services to you.

You should read through this document and if there are any matters on which you require clarification we will be happy to explain the matter in more detail.

These terms will remain in force and shall apply to any business service provided to you now or at a future date. Should this firm change any of its business terms at a future date we will advise you in writing in advance of the changes.

**Data Protection**

Public & Private Sector Financial Planning Ltd t/a PPS Financial Planning complies with 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 Public & Private Sector Financial Planning Ltd t/a PPS Financial Planning has agencies for the purpose of arranging transactions agreed with you.

Yours sincerely,

\_\_\_\_\_  
On behalf of PPS Financial Planning

**CLIENT ACKNOWLEDGEMENT**

*I/We acknowledge and confirm that I/we have been provided with a copy of the Terms of Business of Public & Private Sector Financial Planning Ltd t/a PPS Financial Planning and that I/we have read through understand and consent to these terms.*

*I/We acknowledge and confirm that I/we have been provided with a copy of the Data Privacy Notice of Public & Private Sector Financial Planning Ltd t/a PPS Financial Planning and that I/we have read through and understand the document contents.*

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**DIRECT MARKETING**

I / We consent to Public & Private Sector Financial Planning Ltd t/a PPS Financial Planning making contact with me/us in relation to the range of products, services and offers provided by PPS Financial Planning or its associated or partnership companies.

*Please tick each of the ways in which you wish us to contact you;*

Letter  Landline  Mobile Phone  Email  SMS Text

You may opt out of this service at any time by writing to Public and Private Sector Financial Planning Ltd or by selecting the unsubscribe option on any email sent.

*Signed:* \_\_\_\_\_ *Date:* \_\_\_\_\_

*Signed:* \_\_\_\_\_ *Date:* \_\_\_\_\_

**TERMS OF BUSINESS INCLUDING SCHEDULE OF FEES & CHARGES OF  
PUBLIC & PRIVATE SECTOR FINANCIAL PLANNING LTD**

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 my firm change any of its business terms at a future date I will advise you at our next meeting.

- The full name and address of the firm is Public and Private Sector Financial Planning Limited trading as PPS Financial Planning, Unit 4C Courtfield Shopping Centre, Raheen Limerick.

*Public & Private Sector Financial Planning Ltd* is authorised and regulated by the Central Bank of Ireland.

**Statutory Codes**

- *Public & Private Sector Financial Planning Ltd* trading as PPS Financial Planning registered to undertake insurance mediation under the European Union (Insurance Distribution) Regulations 2018. Copies of our regulatory authorisation is available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials. (Our reference number is C123352)

## Services Provided

- Public & Private Sector Financial Planning Ltd** holds a written appointment with 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). We also hold a written appointment with Zurich Life Assurance plc, Aviva Life and Pensions Ireland (Aviva) and Royal London which allows us to offer advice on their Permanent Health Insurance (PHI), Life Assurance and Specified Serious Illness cover and Pension, PRSA, Savings and Investment plans. All other advices provided by our company will be limited to the products available from Irish Life Assurance Plc. The alternative Permanent Health Insurance (PHI), Life Assurance and Specified Serious Illness, Pensions, Savings and Investment products from Zurich Life Assurance plc, Aviva Life and Pensions Ireland and Royal London will only be offered to you in the event that you fall outside the scope of Irish Life's underwriting criteria **or** if the Irish Life product(s)/benefits do not provide for certain product benefits that have been identified as meeting your pension, protection or Savings and Investment goals &/or our recommendation.

## Remuneration Structure

- Public & Private Sector Financial Planning Ltd** 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, and full details will be included with your cooling-off letter and welcome pack. Any ongoing commission shown in the Customer Information Notice will be paid to me as long as I continue to be your Financial Adviser. Details of charges and commission payments for other products are available on 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. Details of commissions are available upon request.

## Schedule of Fees and Charges

Public & Private Sector Financial Planning Ltd may charge a fee for Financial Reviews in certain circumstances. Fees may be charged on an hourly rate. This will always be discussed and agreed in writing in advance of any work being undertaken on a client's behalf.

Professional Advisor	Professional Fee (Hourly Rate Ex VAT)
Directors	€80.00

- The basic hourly rate as outlined may be subject to change should additional factors arise (i.e. level of risk, urgency of transaction). This will always be discussed and agreed in advance of transactions being placed.
- Professional Fees are non-refundable in the event that a policy is cancelled.
- Our financial reviews are limited to the providers with whom we hold a written appointment as outlined in our Services Provided section.

### **Data Protection:**

*Public & Private Sector Financial Planning Ltd* 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 *Public & Private Sector Financial Planning Ltd* 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 or telephone call. If you would like 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@ppsfinancial.ie](mailto:info@ppsfinancial.ie) if you have any queries about your personal data.

### **Conflicts of Interest:**

It is the policy of *Public & Private Sector Financial Planning Ltd* 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.

### **Duty to Disclose Information**

- It is your responsibility to provide complete and accurate information for insurers when arranging an insurance policy. Failure to disclose any material information to your insurers could invalidate your insurance cover and could mean that all or part of a claim will not be paid.

### **Failure to Pay or Default**

*Public & Private Sector Financial Planning Ltd* 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, Aviva Life and Pensions Ireland (Aviva) and Royal London Company Limited 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.

### **Complaints Procedure**

- Any complaint that you may have in relation to the business services provided should be made in writing to or by contacting **Public & Private Sector Financial Planning Ltd** 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 **Public & Private Sector Financial Planning Ltd** and a full response will be provided to you. We will aim to provide this response not later than 40 business days from receipt of your complaint. 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 Ombudsman's Bureau 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](mailto:info@fspo.ie)

Website: [www.fspo.ie](http://www.fspo.ie)

### **Compensation Scheme**

- We are 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 per cent of your loss, which is recognised as being eligible for compensation, or €20,000.

These Terms of Business including Schedule of Fees & Charges are effective from 24<sup>th</sup>  
October 2020