

THESE ARE OUR TERMS OF BUSINESS INCLUDING OUR SCHEDULE OF FEES & CHARGES VALID FROM APRIL 2026 UNTIL FURTHER NOTICE

WHY WORK WITH DERRADDA FINANCIAL SERVICES LIMITED?

Thank you for choosing Derradda Financial Services Limited, we look forward to working with you. Our objective is to help you plan your future, via retirement/pensions, investments, life assurance and protection. By identifying your goals and when you want to achieve them, we can create a strategy for financial success. Our team is at your disposal to clarify any concerns you have and review annually your plan as your priorities might change. Derradda Financial Services Limited with registered office at Block P7, Eastpoint Business Park, Alfie Bryne Road, Dublin 3, Ireland, D03 Y6A2. Registered in Ireland 599728. Phone: +353 1 2330209 and email info@derradda.ie.

Terms of Business set out the general terms under which our firm will provide business services to you or a company and the respective duties and responsibilities of both the firm and you or company in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries, we will be happy to clarify them. If any material changes are made to these terms, we will notify you.

AUTHORISATION WITH THE CENTRAL BANK OF IRELAND

Derradda Financial Services Limited C176164 is regulated by the Central Bank of Ireland as an Investment Intermediary registered under the European Union (Insurance Distribution) Regulations 2018; as an Investment Intermediary authorised under the Investment Intermediaries Act, 1995. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 0818 681 681 or alternatively visit their website at www.centralbank.ie to verify our credentials.

CODES OF CONDUCT

Derradda Financial Services Limited is subject to and complies with the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards as laid down by the Central Bank of Ireland these codes are in place for the protection of the consumer and can be found on www.centralbank.ie

OUR SERVICES

Derradda Financial Services Limited is a member of Brokers Ireland. Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life assurance, serious illness cover, other protection policies, pension policies, other retirement related policies, and savings & investment policies. A full list of insurers and product producers with which we deal is available on request. We are not under a contractual obligation to conduct Insurance distribution business exclusively with one or more Insurance Undertakings.

FAIR AND PERSONAL ANALYSIS

We give advice based on a fair and personal analysis and provide advice from the selection of products provided by the Companies we have agencies with. We recommend the product that, in our professional opinion, is best suited to your needs and objectives from this selection of products. The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client's needs.

The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that market. The extent of fair analysis must be such that could reasonably be expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search.

In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair and personal analysis of the market, we will consider the following criteria:

- the needs of the customer,
- the size of the customer order,
- the number of providers in - the market that deal with brokers,
- the market share of each of those providers,
- the number of relevant products available from each provider,

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- the availability of information about the products,
- the quality of the product and service provided by the provider,
- cost, and
- any other relevant consideration.

INVESTMENT INTERMEDIARY SERVICES

We are remunerated by commission for our investment intermediary services.

INSURANCE BASED INVESTMENT PRODUCTS

We are remunerated by commission for the advice we provide on our insurance-based investment products.

LIFE/PENSIONS/DEPOSITS & LIFE WRAPPED INVESTMENTS

Derradda Financial Services Limited provide life assurance, pensions savings and investments, on a fair and personal analysis basis i.e. providing services on the basis of a sufficiently large number of contracts and product producers available in the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs.

We will provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policy and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover; particularly in relation to PHI and serious illness policies. Specifically on the subject of permanent health insurance policies we will explain to you;

- a) the meaning of disability as defined in the policy;
- b) the benefits available under the policy;
- c) the general exclusions that apply to the policy; and
- d) the reductions applied to the benefit where there are disability payments from other sources.

For a serious illness policy, we will explain clearly to you the restrictions, conditions and general exclusions that attach to that policy.

INVESTMENT

We provide investment advice on a fair and personal analysis

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basis i.e. providing services on the basis of a sufficiently large number of contracts and product producers available in the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs.

SUSTAINABLE FACTORS – INVESTMENT/ IBIPS/ PENSION ADVICE

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/Investments, we assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation the products proposed/advised on. This means that we assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

We integrate these risks in our advice in the following way: We review product provider literature in relation to sustainability risks, we liaise with the providers in relation to any queries in relation to the funds. This information is reviewed by the firm on an ongoing basis.

CONSIDERING PRINCIPLE ADVERSE IMPACTS ON SUSTAINABILITY FACTORS IN THE ADVICE

When providing advice on insurance-based investment products ('IBIPs') or investment advice we assess the PAI information published by product manufacturers as follows: the firm will examine the Product Providers literature to establish the Principal Adverse Impacts for the relevant products. The firm will then compare financial products across available providers to make informed investment decisions about the suitability of ESG products for individual clients.

IMPACT ON RETURNS

We also assess the likely impacts of sustainability risks on the returns of the IBIPs on which we advise. We estimate that the likely impacts of sustainability risks on the returns of Pensions/Investments are available in the product documentation provided by the product manufacturer.

REMUNERATIONS

Derradda Financial Services Limited receives commissions and other payments from product producers. These commissions and payments are based on agreed terms with product providers and vary from product to product. Details of the amount of the actual commissions and other payments will be included, where applicable, in the product information documents you will receive before a product proposal is completed by you. These commissions are paid periodically by the product producers at varying rates depending on the product. Where we receive recurring commission, this forms part of the remuneration for ongoing advice with regards to the business we advise you on and we will provide you with an annual update on your investment business. A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to us which have agreed with product providers is available in our office or on our website. Where Derradda Financial Services Limited receives a commission from the product producer no other charges will be charged for the investment or protection business services from you.

If Derradda Financial Services Limited does not receive a commission or payment from the product producer, you may be charged for Derradda Financial Services Limited services by way of an hourly rate for our time. We will agree the fee structure with you in advance of providing a service which we do not receive commission. When there is a withdrawal from an application or engagement process at what is considered to be the final stage a fee based on time incurred will be payable to Derradda Financial Services Limited for the work completed. This hourly rate fee will be fully explained. When arising, you must pay our invoices promptly and discharged without set-off, counterclaim or deduction.

Derradda Financial Services Limited may share commission or payments from product producers with other third parties or receive remuneration from them in respect of transactions carried out on your behalf. Where a third-party charge is incurred, you will be informed, and it will be passed on to you. Occasionally we may receive recurring commission, this usually forms part of the remuneration for initial advice provided.

If we receive commission from a product provider, this will be offset against the fee, which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the firm unless an arrangement to the contrary is made. You may choose to pay in full for our services by means of a fee. Directors/Adviser fees: €200 per hour.

CLAWBACK

If we receive commission from a product provider [and off-set the commission against the fee which we would otherwise have charged you] but the commission is subsequently clawed-back by the provider because of early encashment by you or because of the transferring of the assets or business to another provider or in any circumstances consequent on your actions or omissions, we will charge a fee to you that is equal to [100% of] the clawed-back commission. That fee will be owing in simple contract upon the claw-back of the commission.

ONGOING SUITABILITY

We will provide periodic assessments of the suitability of the insurance based investment product which we have recommended to you.

REGULAR REVIEWS

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change which may result in you having insufficient insurance cover and/or inappropriate investments. We would therefore advise that you contact us to ensure that you are provided with up to date advice and products best suited to your needs.

CONSUMERS: DUTY OF DISCLOSURE WHEN COMPLETING DOCUMENTATION FOR NEW BUSINESS/RENEWALS AND MIDTERM ADJUSTMENTS

You are required to answer all questions posed by us or the insurer honestly and with reasonable care – the test will be that of the ‘average consumer’. Average consumer as per Directive No. 2005/29/EC of the European Parliament and of

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the Council of 11 May 2005 is reasonably well informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors. Before renewal of the contract of insurance, specific questions will be asked. Again, you will be required to answer honestly and with reasonable care. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged.

Failure to answer all questions honestly and with reasonable care can result in the Insurer being able to rely on proportionate remedies for misrepresentation, which include but are not limited to the insurer voiding the contract of insurance. If a policy is cancelled by an insurer for any reason including payment default you may encounter difficulty in purchasing insurance in the future.

COMPLETED PROPOSAL FORMS/STATEMENT OF FACTS

Completed proposal forms or Statement of Facts will be provided to you, these are important documents as they form the basis of insurance contract between the insurer and you the consumer. You should review and confirm that the answers contained within are true and accurate.

COMMERCIAL CUSTOMERS: NON CONSUMER DISCLOSURE OF INFORMATION

It is essential that you should bring to our attention any material alteration in risk such as changes of address or use of premises. Any failure to disclose material information may invalidate your claim and render your policy void.

CONFLICT OF INTEREST

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service and the firm will take all steps within its control to appropriately manage the conflict and minimise the impact of the conflict on the consumer. Cathal McHugh, Managing Director of Derradda Financial Services Limited, is responsible for managing potential conflicts of interest. A full copy of our conflicts of interest policy is available on request.

DEFAULT ON PAYMENTS BY CLIENTS

We will exercise our legal rights to receive payments due to us from clients (fees and insurance premiums) for services provided. In particular, without limitation to the generality of the foregoing, the firm will seek reimbursement 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. Product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions.

COMPLAINTS

Upon receipt of an oral complaint, we will provide the option to have the complaint addressed through the firm's established complaints procedure. We will permit and facilitate submission of complaints in writing by post and by electronic means. We will acknowledge your complaint in writing within 5 business days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is made.

On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaints procedure is available on request.

DATA PROTECTION

We are subject to the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. Derradda Financial Services Limited is committed to protecting and respecting your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client. The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data

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Privacy Notice, this will be given to all our clients at the time of data collection. We will ensure that this Privacy Notice is easily accessible. Please refer to our website derradda.ie, if this medium is not suitable and we will ensure you can easily receive a copy by hard copy, or telephonic environment. Please contact us at info@derradda.ie if you have any concerns about your personal data.

COMPENSATION SCHEME

Derradda Financial Services Limited are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. See below for details.

INVESTOR COMPENSATION SCHEME

The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act. The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme and our firm is a member of this scheme. Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

A right to compensation will arise only: If the client is an eligible investor as defined in the Act; and if it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and to the extent that the client's loss is recognised for the purposes of the Act. Where an entitlement to compensation is established, the compensation payable will be the lesser of: 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or Compensation of up to €20,000. For further information, contact the Investor Compensation Company Ltd. at (01) 224 4955.

BROKERS IRELAND CLIENT'S COMPENSATION AND MEMBERSHIP BENEFITS SCHEME

Derradda Financial Services Limited are also members of the Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC). Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.