

6.1 TERMS OF BUSINESS COVERING LETTER

Client Name:

IFC Advisors Limited T/A IFC Finance, Group Risk & T/A Dormant Pension

Status: IFC Advisors Limited T/A IFC Finance, Group Risk & T/A Dormant Pension (IFCA) ('the Company') is regulated by the Central Bank of Ireland.

Terms of Business Attached are the Company's Terms of Business, which outline the basis on which we provide services to our clients. Please ensure that you read this document. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, we will advise you in advance of providing any further services to you.

Data Protection IFCA complies with the Data Protection Acts 1988, 2003 and 25th May 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. We would also like to keep you informed of various financial services, investment, and any other services provided by us or associated companies with which we have a formal business arrangement and which we think may be of interest to you. We may receive referrals from associated companies and may advise them of any transactions arranged for you. If you do not wish to receive such marketing information, please email info@ifcfinance.com

Yours Sincerely,

David Crowley

David Crowley, QFA

CLIENT ACKNOWLEDGEMENT:

Terms of Business: I acknowledge that I have been provided with a copy of the Terms of Business IFCA and confirm that I will read them.

PROTECTING YOUR PERSONAL INFORMATION

To provide our services properly, we will need to collect information about your personal and financial circumstances. We take your privacy very seriously and will only use your personal information to deliver our services.

Processing of your personal data is necessary for the performance of our contract for services with you. Generally, this is the lawful basis on which we intend to rely for the processing of your data (please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you.

We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service, we will need to pass certain statistical purposes or where the need for a particular financial service is identified we may share aspects of your personal information with an associated member(s) of IFC Finance.

We may engage the services of third-party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/email/letter etc.).

The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case the firm must put a contract in place to ensure that your information is adequately protected.

We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.

As part of this agreement we will ask you to consent to the transfer of personal information in accordance with the protections outlined above.

Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include; data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us from we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data, we will only gather this with your explicit consent.

If you are concerned about any aspect of our privacy arrangements, please speak to us.

CONSENT:

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In case where we need to process special category (sensitive) data as described above, we require your consent by indicating your agreement to the following statements; please tick to confirm:

I consent to the processing of sensitive personal data as far as it is necessary for the services required.

Direct Marketing: I confirm having read the paragraphs in relation to Data Protection in the Terms of Business above - and consent to IFCA making contact with me by letter, phone, email, or SMS text in relation to the range of services provided by IFCA or its associated or partnership companies and to the sharing of relevant information as indicated.

Signed: _____ Date: / /

Signed: _____ Date: / /

If you do not wish to avail of these services, please tick here