



Jonathan McDonnell
Qualified Financial Advisor

www.qualifiedfinancialadvisor.com

The Guinness Enterprise Centre, Taylors Lane, Dublin 8.
Tel: 085 724 2663 **Email:** jmcdonnell@qualifiedfinancialadvisor.com

Date

Terms of Business

Dear

I attach for your information a document setting out the terms under which my 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 I 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 my firm change any of its business terms at a future date I will advise you in writing in advance of the changes.

Data Protection

Jonathan McDonnell complies with the Data Protection Acts 1988 and 2003. 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 Jonathan McDonnell has agencies for the purpose of arranging transactions agreed with you.

Yours sincerely,

Jonathan McDonnell

CLIENT ACKNOWLEDGEMENT

I/We acknowledge and confirm that I/we have been provided with a copy of the Terms of Business of Jonathan McDonnell and that I/we have read through and understand these terms.

Signed: _____ **Date:** _____

Signed: _____ **Date:** _____

DIRECT MARKETING

I/We consent to Jonathan McDonnell – making contact with me/us by letter, landline, mobile phone, email or SMS text in relation to the range of services provided by Jonathan McDonnell or its associated or partnership companies.

If you wish to avail of these services please tick here

You may opt out of this service at any time by writing to Jonathan McDonnell or by selecting the unsubscribe option on any email sent.

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 set out on the top of this document.
- Jonathan McDonnell is authorised and regulated by the Central Bank of Ireland.
- Jonathan McDonnell is subject to the Minimum Competency Code 2011 and the Consumer Protection Code 2012 which can be viewed on www.centralbank.ie
- Jonathan McDonnell is a single agent holding one written appointment with Irish Life Assurance plc for life insurance plans. Analysis of the market will be limited to products provided by Irish Life Assurance plc.
- Jonathan McDonnell 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 bank commissions are available upon request.
- So that we can provide you with business services, you will have to give personal information including your name, address, date of birth, and details about your financial arrangements such as your existing protection cover, pension arrangements, and your savings and investments. From time to time you may also need to give sensitive personal information such as medical details. All the personal information you give me will be processed in line with your rights under the Data Protection Acts 1988 to 2003. This information will only be used to provide you with business services, to meet any legal and regulatory obligations, and for legitimate business reasons. For these purposes personal information may have to be given to third parties and to contractors where necessary, to regulatory authorities that need the information by law, to other companies and service providers with whom we have a data processing contract and to any person your plan is transferred to. From time to time, Information about other financial products and services may be sent 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. A charge of up to €6.35 may be required before we send you the information.
- It is the policy of Jonathan McDonnell 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.
- Jonathan McDonnell 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 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.

- Any complaint that you may have in relation to the business services provided should be made in writing to Jonathan McDonnell or by contacting Jonathan McDonnell 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 Jonathan McDonnell and a full response will be provided to you. We will aim to provide this response not later than 20 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 or the Pensions Ombudsman (contact details below).

Financial Services Ombudsman Bureau
3rd Floor
Lincoln House
Lincoln Place
Dublin 2
Lo-call: 1890 88 20 90
Fax: 01 662 0890
E-mail: enquires@financialombudsman.ie
Website: www.financialombudsman.ie

Office of the Pensions Ombudsman
6 Upper Mount Street
Dublin 2
Phone: 01 647 1650
Fax: 01 676 9577
E-mail: info@pensionsombudsman.ie
Website: www.pensionsombudsman.ie

- 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 are effective from November 2014](#)