



## Jonathan McDonnell

Qualified Financial Advisor

[www.qualifiedfinancialadvisor.com](http://www.qualifiedfinancialadvisor.com)

9 Heritage Close, Bellfield Gardens, Ennis Road, Limerick  
Tel: 085 724 2663 Email: [jmcdonnell@qualifiedfinancialadvisor.com](mailto: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 we will provide a new copy in our next meeting.

### Data Protection

Jonathan McDonnell 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 Jonathan McDonnell has agencies for the purpose of arranging transactions agreed with you.

Yours sincerely,

Signed: \_\_\_\_\_

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.***

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***I/We acknowledge and confirm that I/we have been provided with a copy of the data Privacy Notice of Jonathan McDonnell and that I/we have read through and understand the document contents.***

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

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

### DIRECT MARKETING

I / We consent to Jonathan McDonnell making contact with me/us in relation to the offering of our financial services and any specific campaigns or competitions we may run provided by Jonathan McDonnell. ***Please tick each of the ways in which you wish us to contact you;***

Letter ☐ Landline ☐ Mobile Phone ☐ Email ☐ SMS Text ☐

### THIRD PARTIES

I / We consent to Jonathan McDonnell passing our details to its associated or partnership companies; including O'Mahony Insurances for general insurances and Castle Capital Ltd for investment business in which we are not regulated to advise on so that they can contact me in relation to the provision of those services. ***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 Jonathan McDonnell or by selecting the unsubscribe option on any email sent.

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

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

### **Terms of Business of Jonathan McDonnell**

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 registered to undertake insurance mediation under the European Union (Insurance Distribution) Regulations 2018.
- 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. These payments are included in the charges of your product. Any ongoing commission shown in the Customer Information Notice will be paid to me as long as I continue to be your Financial Adviser. The full details of the commission Jonathan McDonnell receive for Life Assurance products (excluding Company Pension products) will be included in your Welcome Pack which is issued to you. Details of company pension and bank products' commission are available upon 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
- Jonathan McDonnell is authorised and regulated by the Central Bank of Ireland. Central Bank reference number is C126194.
- Jonathan McDonnell is subject to the Minimum Competency Code 2011, the Consumer Protection Code 2012 and Fitness and Probity standards which can be viewed on [www.centralbank.ie](http://www.centralbank.ie).
- Jonathan McDonnell offers a range of products and services including life assurance, pensions and investments.
- Jonathan McDonnell holds written appointments with a number of insurance undertakings, lenders and product producers; however, Jonathan McDonnell has selected one preferred product producer, 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). Analysis of the market will be limited to products provided by Irish Life Assurance Plc. A list of the product producers with which Jonathan McDonnell holds an agency appointment outlined at the end of this document.
- Jonathan McDonnell 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 Jonathan McDonnell 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, SMS 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 [jmcdonnell@qualifiedfinancialadvisor.com](mailto:jmcdonnell@qualifiedfinancialadvisor.com) if you have any queries about your personal data.



**Jonathan McDonnell**  
Qualified Financial Advisor

- 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 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 as soon as possible. We will aim to provide this response not later than 40 business days from receipt of your complaint and will provide you with a regular update on the progress of the investigation of the complaint at intervals of not greater than 20 business days, starting from the date on which the complaint was made. 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 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)

- Jonathan McDonnell is 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.

#### **Insurance Undertakings:**

The following are a list of Insurance undertakings and product producers from which letters of appointment are held by Jonathan McDonnell.

**Irish Life Assurance plc.**

**IFG Investment & Mortgage Services Ltd., T/A One Platform.**

**Broker Assist Limited t/a Broker Assist is regulated by the Central Bank of Ireland.**