

TERMS OF BUSINESS

Keaney Financial Services Limited of 30 Lower Leeson Street, Dublin 2 specialise in the provision of Retirement Planning, Life Assurance & Investment Services to consumers.

Authorised Status:

Keaney Financial Services Limited is authorised in Ireland under Section 10 of the Investments Intermediaries Act 1995 (as amended), as an Investment Intermediary to provide advice on transferable securities, tracker bonds, PRSA's, insurance policies, and deposits. Our firm is also registered as an Insurance Intermediary under the European Communities (Insurance Mediation) Regulations, 2005 (as amended). Copies of our authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank on 1890 777777 or alternatively visit their website on www.centralbank.ie to verify our credentials. We do not hold a shareholding in any insurance undertaking and likewise no insurance undertaking holds an interest in our firm.

Regulatory Status:

Keaney Financial Services Limited is regulated by the Central Bank of Ireland. Our regulator number is 37725. We are subjected to Central Bank's Consumer Protection Code 2012, the Minimum Competency Code, and Fitness & Probity Standards, which offer protection to consumers – these Codes can be found on the Central Bank's website www.centralbank.ie

Services:

Keaney Financial Services Limited provides advice on a fair analysis basis in relation to transferable securities, tracker bonds, PRSA's, insurance policies and deposits. Life assurance products include Life Cover, Serious Illness, Mortgage Protection, Permanent Health Insurance, Pensions, PRSA's, Investments, and Savings Plans. We also transmit orders on client's behalf to any of the insurance undertakings or product producers from whom the Company holds letters of appointment. We conduct broad based research in order to determine which product best suits the needs of our clients. In relation to non-insurance based investment products, other than bank deposit accounts, we provide advice on a limited analysis and non-independent basis, as we may receive remuneration from the product providers of such products. These products include structured products which may typically be listed bonds and shares, collective instruments, unit trusts, and tracker bonds. The product providers with which we currently hold agencies are BCP, Bespoke Investments, Blackbee Investments, Cantor Fitzgerald, J & E Davy, Wealth Options, Merrion Stockbrokers, MMPI and Quintas Wealth.

Remuneration Policy:

Life Assurance: We do not normally charge fees to our clients as we receive commissions from product producers with whom business is placed. However, we can operate on a fee basis if required and if so, we will agree this basis with you.

We may receive regular renewal / funds based commission while your products remain inforce, and these contribute to the costs of our ongoing administration and consulting services which we provide to you.

Ongoing Suitability of Investments/Insurance

We do not conduct periodic suitability assessments of financial instruments on an ongoing basis. However, 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. You must advise us of those changes and request a review of the relevant policy or investment so that we can ensure that you are provided with up to date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances or failure to request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

Conflict of interest:

It is the policy of Keaney Financial Services Limited to avoid a conflict of interest when providing services to clients. Where an unavoidable conflict arises we will advise you of this in writing before providing any business services. If you have not been made aware of any such conflict you may assume that none arises.

Complaints Procedure:

Keaney Financial Services Limited has in place a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. All complaints are fully investigated and the complainant updated at intervals of not greater than 20 business days. We will attempt to investigate and resolve a complaint within 40 business days. All complaints should be directed in writing to Mr Dick Denieffe, Complaints Officer, Keaney Financial Services Limited, 30 Lower Leeson Street, Dublin 2. In the event that a client remains dissatisfied with the handling of and/or response to a complaint they may refer the matter to The Financial Services and Pensions Ombudsman (FSPO), Lincoln House, Lincoln Place, D02 VH29, (01) 5677000, info@fsp.ie, www.fspo.ie.

Consumer Protection:

Keaney Financial Services Limited is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to clients of firms covered by the Act. However you should also be aware that a right to compensation would only arise where money or investment instruments held by this company on your behalf cannot be returned either for the time being or for the foreseeable future and where the client falls within the definition of eligible investor as contained in the Act. In the event that a right to compensation is established, the amount payable is the lesser of 90% of the clients loss, which is recognised as being eligible for compensation or €20,000.

Default Remedies:

Product providers are entitled to withdraw benefits or cover if you do not pay your premiums when due. It is therefore critical to the guaranteed continuance of your insurance that premiums are paid in full when due.

We have a referral arrangement with Keaney Insurance Brokers Ltd for general insurance products.

Dick Denieffe,

Managing Director

Keaney Financial Services Limited, 30 Lower Leeson Street, Dublin 2.

Phone: 01/6163024

Fax: 01/6618082

Email: ddenieffe@kfs.ie

Data Protection

Keaney Financial Services Ltd complies with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

Keaney Financial Services Ltd is committed to protecting and respecting your privacy. We wish to be transparent on how we process 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 only be processed in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Statement, this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Statement is easily accessible. Please refer to our website www.keaneyinsurance.ie and if this medium is not suitable we will ensure you can easily receive a hard copy.

Please note, we may, with your consent, share information with our associated company Keaney Insurance Brokers Limited.

Please contact us at compliance@kfs.ie if you have any concerns about your personal data.

Client Acknowledgement:

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

Consent for Marketing:

Please tick each of these boxes to give your consent so that Keaney Financial Services Limited and Keaney Insurance Brokers Ltd may contact me/us regarding any products which we think may be of interest to you.

Letter Landline Mobile Phone Email SMS Text

Signature: _____

Date: _____

Signature: _____

Date: _____

These Terms of Business are effective from 1st August 2018 until further notice