

Your AIB Lending Pack



First Ireland Risk Management
Limited
First Ireland House
15, Parkgate Street
Dublin 8

Allied Irish Bank p.l.c.
X140 Lower Drumcondra Road,
Dublin 9.

PRIVATE AND CONFIDENTIAL

16th November 2021

What's in this Pack?

Dear Sir,

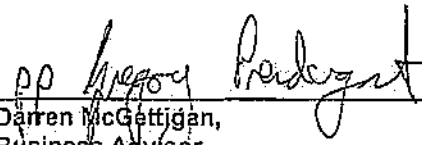
We are pleased to enclose your Lending Pack for this application.

Please read the documents in the pack carefully and if you have any questions, feel free to call us.

As this is a legal contract, we strongly recommend that you seek independent legal advice.

Thank you for banking with us.

Yours sincerely,


Darren McGattigan,
Business Advisor

For and on behalf of Allied Irish Banks, p.l.c.

Statement of Suitability

This sets out the reasons why we consider this facility suitable for you.

Letter of Sanction

This sets out the details of your facility, including our obligations to you and yours to us.

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Statement of Suitability



Important Notice - Statement of Suitability

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Date: 16th November 2021

To: First Ireland Risk Management, Limited, First Ireland House, 15, Parkgate Street, Dublin 8.

In accordance with our obligations under the Consumer Protection Code, we wish to inform you that the following product(s) is/are suitable, based upon information you have provided regarding:

- your credit need
- the purpose of your borrowing
- your financial situation

and our subsequent detailed credit assessment.

Overdraft

An overdraft allows your current account to go into an overdrawn position up to an agreed limit.

This product is suitable because;

- You are seeking a lending product for the following purpose: Renewal Of Existing Facilities
- You are seeking a total amount of €250,000.00
- You are likely to be able to repay the debt in the manner required under the credit agreement.
- It is available for the term you require

The key features and restrictions of the product have been supplied and explained to you as part of the sales engagement. However, if you would like any further information, please contact your local AIB branch and we will be happy to assist you.

Yours sincerely,

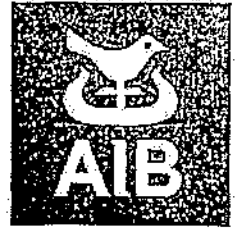
A handwritten signature in dark ink, appearing to read 'Darren McGittigan', written over a horizontal line.

Darren McGittigan,
Business Advisor

For and on behalf of Allied Irish Banks, p.l.c.

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Letter of Sanction



First Ireland Risk Management
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X140 Lower Drumcondra Road,
Dublin 9.

FAO: The Secretary

PRIVATE AND CONFIDENTIAL

16th November 2021

WARNING: If you do not meet the repayments on your credit facility agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Dear Sir,

Allied Irish Banks, p.l.c. has agreed to offer the facility listed below (the Facility) to you:

First Ireland Risk Management, Limited, First Ireland House, 15, Parkgate Street, Dublin 8

(the "Borrower").

This facility is subject to the terms and conditions set out in this document (the "Letter of Sanction") and our General Terms and Conditions governing Business Lending (the "General Terms and Conditions"). We have enclosed a current copy of the General Terms and Conditions with this Letter of Sanction. This Letter of Sanction and the General Terms and Conditions are collectively referred to as the "Credit Agreement".

Please read this Credit Agreement carefully and, if you have any questions, contact us. You have the right to seek independent legal and financial advice in relation to this Credit Agreement and we strongly recommend that you do so. You also have the right to be supplied with a copy of this Credit Agreement at any time.

1 The Facility

The Facility:	Overdraft facility on account number 932205 17342038
Overdraft limit:	€250,000.00
Purpose:	Renewal Of Existing Facilities
Interest:	As at 16th November 2021, the interest rate is 7.850% per year. This is our AA Overdraft Rate. Our AA Overdraft Rate is variable and may go up and/or down throughout the period of this Credit Agreement. There is more information about interest and how it will be calculated and charged in Section V of the General Terms and Conditions.

Cancelling this Facility:	<p>This Facility is repayable on demand, which means that we can cancel it by writing to you and requesting repayment at any time in our absolute discretion. If we do so, you must repay all amounts due in respect of this Facility (including any debit balance, interest, fees and charges that you owe us), by the date requested.</p> <p>You can cancel this Facility at any time by writing to us to let us know that you want to cancel it. However, before it is cancelled, you must repay all amounts due in respect of it (including any debit balance, interest, fees and charges that you owe us).</p>
Term:	This Facility will continue until it is a) cancelled by you or us, b) restructured or c) replaced by another overdraft on this account.
Acceptance:	<p>If you have availed of this Facility before you receive this Letter of Sanction, we will give you 7 business days to decide if you are happy to accept the terms of this Facility. If we do not hear from you within this time, we will consider that you have accepted the terms of this Facility and that you are bound by them from the date of this Letter of Sanction.</p> <p>If you have availed of this Facility before you receive this Letter of Sanction and you are not happy with the terms of this Facility, please tell us in writing within 7 business days from the date of this Letter of Sanction. If you do so:</p> <ul style="list-style-type: none"> (a) you must repay any debit balance or, if this Letter of Sanction relates to an existing overdraft, any debit balance in excess of your existing overdraft limit, within 30 days of writing to us; (b) we will refund you any interest, fees and charges that you have incurred in relation to your overdraft under the terms of this Credit Agreement <p>or,</p> <p>if this Letter of Sanction relates to an existing overdraft, we will only refund you any interest, fees and charges that you have incurred under the terms of this Credit Agreement in relation to any debit balance in excess of your existing overdraft limit; and</p> <ul style="list-style-type: none"> (c) if this Letter of Sanction relates to an existing overdraft, the terms of the existing agreement will continue to apply.

2 Covenants

You must comply with each of the covenants set out in clause 7.11 of the General Terms and Conditions.

3 Early repayment and additional repayments

Once you have availed of the Facility, you can repay all amounts outstanding in respect of it at any time. If you are not sure how much you owe us, contact us and we will let you know.

4 Fees, charges and expenses

- 4.1 In certain circumstances, you will need to pay for certain fees, charges and expenses (including VAT, where relevant) in relation to the Facility, any security and the operation of accounts. These fees, charges and expenses are set out and/or explained in this Letter of Sanction, in Clause 7.8.1 of the General Terms and Conditions, and/or in the current edition of our "Business Fees and Charges" booklet (available in any of our branches and/or on our website).

5 Central Credit Register

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

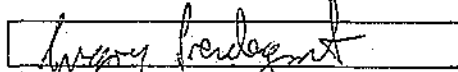
The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland.

This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local AIB branch and on www.aib.ie.

6 Contacting us

To contact us about the Facility, please write to us at Allied Irish Bank p.l.c., X140 Lower Drumcondra Road, Dublin 9 or call us on 01 8373756. In certain circumstances, we may require you to write to us. We have indicated where this is the case in this Credit Agreement.

7 Signed on behalf of Allied Irish Banks, p.l.c.


For and on behalf of Allied Irish Banks, p.l.c.

Date: 16 02 2022

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