



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

Fusion Financial Planning Ltd 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 **Fusion Financial Planning Ltd** has agencies for the purpose of arranging transactions agreed with you.

Yours sincerely,

Fusion Financial Planning Ltd

Terms of Business of Fusion Financial Planning Ltd

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.
- **Fusion Financial Planning Ltd** is authorised and regulated by the Central Bank of Ireland. Central Bank reference number is C422206.
- **Fusion Financial Planning Ltd** is authorised as an Insurance Intermediary, authorised under the European Communities (Insurance Mediation) Regulations, 2005; as an Investment Intermediary, authorised under Section 10 of the Investment Intermediaries Act, 1995, and as an Investment Product Intermediary, under Section 31 of the Investment Intermediaries Act, 1995 (as amended). Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at www.centralbank.ie to verify our credentials. (Our reference number is C5191)
- **Fusion Financial Planning Ltd** 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
- **Fusion Financial Planning Ltd** offers a range of products and services including life assurance, pensions and investments.
- **Fusion Financial Planning Ltd** holds written appointments with a number of insurance undertakings, lenders and product producers; however, **Fusion Financial Planning Ltd** 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 **Fusion Financial Planning Ltd** holds an agency appointment outlined at the end of this document.
- **Fusion Financial Planning Ltd** 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.
- **Fusion Financial Planning Ltd** 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 **Fusion Financial Planning Ltd** 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 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 aaron@fusionfp.ie if you have any queries about your personal data.

- It is the policy of **Fusion Financial Planning Ltd** 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.
- **Fusion Financial Planning Ltd** 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 **Fusion Financial Planning Ltd** 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 **Fusion Financial Planning Ltd** 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@fspoi.ie
Website: www.fspoi.ie

- **Fusion Financial Planning Ltd** 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



Fusion Financial Planning Ltd.

6, Glencairn Park
Sandyford
D18 N9R3
T: 01 4933 880
E: aaron@fusionfp.ie

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 **1st January 2021**

Insurance Undertakings:

The following are a list of Insurance undertakings and product producers from which letters of appointment are held by Fusion Financial Planning Ltd.

Irish Life Assurance plc
Aviva Life and Pensions
Friends First Life Assurance
New Ireland Life Assurance plc
Harcourt Life Ireland dac
Royal London Assurance Co.
Standard Life Assurance Ltd.
Zurich Life Assurance plc

CLIENT ACKNOWLEDGEMENT

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

☐

I/We acknowledge and confirm that I/we have been provided with a copy of the Privacy Notice of Fusion Financial Planning Ltd and that I/we have read through and understand the document contents.

☐

Signed: _____

Date: _____

Signed: _____

Date: _____

DIRECT MARKETING

I / We consent to **Fusion Financial Planning Ltd** making contact with me/us in relation to the Life Insurance Policies, Income Protection, Pensions, Savings and Investments provided by **Fusion Financial Planning Ltd**.

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 /Do Not Consent to **Fusion Financial Planning Ltd** passing our details to its associated or partnership companies; List of Assurance Undertakings, so that they can contact me in relation to the their specific range of products / services / offers / competitions.

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 **Fusion Financial Planning Ltd** or by selecting the unsubscribe option on any email sent.

Signed: _____

Date: _____

Signed: _____

Date: _____