

## Terms of Business

Mamcol Limited trading as Trust Matters (the “Company”) is an insurance and investment intermediary and provides the following services:

- Advising on the selection of Life insurance products best suited to its clients’ needs.
- Advising on a selection of Investment products best suited to its client’s needs.
- Receiving and transmitting orders to product producers.
- Advice to clients is based on a fair analysis of the available market.

### Authorised Status

Mamcol Limited trading as Trust Matters is authorised as an Investment Business Firm under the Investment Intermediaries Act (1995) as amended, is registered as an Insurance Intermediary under the European Union (Insurance Distribution) Regulations 2018.

### Regulatory Status

Mamcol Limited t/a Trust Matters is regulated by the Central Bank of Ireland. Our Central Bank number is: C146212.

### Statutory Codes

The Company is subject to the Central Bank of Ireland’s Fitness and Probity Standards 2014, Consumer Protection Code 2014, Minimum Competency Code 2017 and the Handbook of Prudential Requirements for Investment Intermediaries 2014. These Codes are available for inspection on the Central Bank of Ireland’s web site [www.centralbank.ie](http://www.centralbank.ie)

### Services

The Company offers advice in relation to life assurance products (Term Cover, Serious Illness and Permanent Health Insurance), Pensions and Investments. We transmit orders on client’s behalf to any of the insurance undertakings or product producers from whom the Company hold letters of appointment. A list of all such entities is available on request. Our firm provides its insurance, investment and pension advice on a fair analysis of the market. “Fair analysis of the market” means that our firm provides its services on the basis of a sufficiently large number of contracts and product producers available on the market to enable our firm to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet our clients consumer’s needs

### Remuneration – Life Assurance

The Company is remunerated by way of commission. The amount of commission receivable, by the Company, under any policy of insurance is available to the client on request. Details of commission arrangements in place are available on our website at <https://trustmatters.ie/charges/>. In cases when we receive trail commission we conduct annual suitability assessments for our client.

### Payment of services by fee

Clients may pay for the professional service provided by means of a fee which will be discussed and agreed with our client in advance of the provision of services requested; fees are calculated based on the complexity or urgency of the situation. The amount of any commission otherwise receivable by the Company will not be offset against any fee payable.

### Sustainability Factors

When providing advice, the firm considers the adverse impact of investment decisions on sustainability. As part of our research and assessment of products, the firm will examine the Product Providers literature to compare financial products and to make informed investment decisions about ESG products. The firm will at all times act in the client’s best interests and keep clients informed accordingly. The consideration of sustainability risks can impact on the returns of financial products.

### Conflicts of Interest

It is the policy of the company to avoid conflicts of interest when providing service to clients. When an unavoidable conflict of interest arises the client will be informed of this fact. If you have not been advised of a conflict of interest you may assume that none arises or exists. If a conflict of interest does exist, business with that consumer may only proceed where the consumer has acknowledged the existence of the conflict in writing and has agree to proceed. Personal gain or advantage will never be allowed to interfere with or be given higher priority than service to the client. Neither Officers or employees of the Company may not accept gifts or rewards, monetary or otherwise, likely to conflict with their or the Company’s duty to the client as a regulated entity.

## Terms of Business

### Default on payments

Product Producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your policy terms & conditions. We will also exercise our legal right to receive any payments due to us for business services provided in the event of a default in payment. If we have arranged for your fee to be offset by commissions derived from a product which you subsequently cancel or cease to pay, and in consequence we are obliged to refund commissions paid to us, we reserve the right to charge you a fee to reimburse us for the amount of commission refunded.

### Duty to disclose information

It is your responsibility to provide complete and accurate information for insurers when arranging an insurance policy. Failure to disclose any material information to your insurers could invalidate your insurance cover and could mean that all or part of a claim will not be paid.

### Complaints

The Company 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 in writing, at intervals not greater than 20 business days. When the complaint is not resolved within 40 business days the company will advise the complainant of the anticipated time frame within which is hoped to resolve the complaint and of the complainant's right to refer the matter to the Financial Services and Pensions Ombudsman. The Company will advise the complainant, in writing, within 5 business days of the completion of the investigation of the complaint and the outcome of the investigation and where applicable the terms of any offer or settlement.

All Complaints should be directed to Mr. Andrew O'Loughlin, Managing Director, Mamcol Limited. If the complainant still remains dissatisfied with the handling of and/or the response to a complaint they may refer the matter to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Phone 01 567 7000 or email [info@fspo.ie](mailto:info@fspo.ie)

### Investor Compensation

This firm is a member of the investor compensation scheme established under the Investor Compensation Act, 1998 (The Act). A right to compensation will 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 per cent of your loss, which is recognised as being eligible for compensation or €20,000.

### Data Protection

Mamcol Limited t/a Trust Matters 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. The 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. We would also like to keep you informed of insurance, investment and any other services provided by us or associated companies with which we have a formal business arrangement which we think may be of interest to you. 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 Fact Find. Further details in relation to the personal data we collect, how we may use it and who we may share it with is set out in our Privacy Notice which is available on our website at <https://trustmatters.ie/privacynotice/>.

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 [info@trustmatters.ie](mailto:info@trustmatters.ie) if you have any concerns about your personal data.

Effective Date: 9<sup>th</sup> March 2017

Updated: 4<sup>th</sup> May 2022