

TERMS OF BUSINESS

Authorised Status:

MyMortgages Ltd t/a MyMortgages.ie ("the Company") is regulated by the Financial Regulator as a Mortgage Intermediary. A copy of our authorised status as a mortgage intermediary is attached.

Services:

MyMortgages Ltd t/a MyMortgages.ie offers advice in relation to mortgage products. A list of the institutions from which the Company holds appointments is contained on our authorised status.

Fees

MyMortgages Ltd t/a MyMortgages.ie charge a fee of €130.00 for the processing of all mortgage applications. This fee relates to the administration involved with a mortgage application and is payable prior to the application being sent to the various lending institutions.

Remuneration Policy:

MyMortgages Ltd t/a MyMortgages.ie in receipt of commissions from lenders at a rate of up to 1% of the value of the amount borrowed.

Conflict of Interest:

It is the policy of MyMortgages Ltd t/a MyMortgages.ie to avoid 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 service. If you have not been advised of any such conflict you may assume that none arises.

Complaints Procedure

- We will acknowledge each complaint received in writing within **5 business days** of the complaint being received.
- We will provide the complainant with the name of the Complaints Officer as the main point of contact in respect of their complaint until their complaint is resolved or cannot be processed any further.
 - We will provide the complainant with a regular written update on the progress of the investigation of the complaint at intervals of not greater than **20 business days**.
 - We will attempt to investigate and resolve the complaint within **40 business days** of having received the complaint. When the 40 days has elapsed, if the complaint is not resolved, we will inform the complainant of the anticipated timeframe within which we hope to resolve the complaint. At this point we will inform the complainant of their right to refer the matter to the Financial Services Ombudsman's Bureau www.financialombudsman.ie or the Pensions Ombudsman www.pensionombudsman.ie.
 - Where we resolve the complaint, we will advise the complainant in writing, within **5 business days** of the completion of the investigation of the complaint, the outcome of the investigation and where applicable explain the terms of any offer or settlement being made. We will also inform the complainant of their right to refer the matter to the Financial Services Ombudsman's Bureau or the Pensions Ombudsman.
 - We will maintain an up to date record of all complaints including all relevant correspondence, records and any action taken.

Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Lo Call: 1890 88 20 90 Tel: 01 6620899 Fax: 01 6620890

Office of the Pensions Ombudsman, 36, Upper Mount Street, Dublin 2.
Tel: 01 6471650 Fax: 01 6769577

Default on payments by clients

MyMortgages Ltd t/a MyMortgages.ie 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 the firm for clients arising from payments by the firm on behalf of clients who subsequently default in any payment due to the firm. Your individual mortgage document will contain details of default remedies and actions of the particular lender in the event of your not making your monthly repayments

Lender Appointments:

Allied Irish Banks plc., Acc Bank plc, Bank of Ireland Mortgage Bank, Bank of Scotland (Ireland) Ltd, IIB Homeloans Ltd., Irish Life & Permanent plc, First Active plc, Haven Mortgages Ltd, Start Mortgages Ltd, Nua Homeloans Ltd, Wintrust Ltd, Capital Home Loans Ltd, Mortgage Times Ireland Ltd (Ulster Bank, EBS, GE Money, ICS), General Mortgage Corp (Ire) Ltd (Irish Nationwide Building Society, SHIP)

Acknowledgement:

I acknowledge receipt of a copy of the Terms of Business of MyMortgages Ltd t/a MyMortgages.ie

Client Name: _____

Consultant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

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