



Hanley & Co Life Ltd

PENSION & INVESTMENTS, LIFE & SERIOUS ILLNESS COVER, INCOME PROTECTION

25 Dublin Street,
Balbriggan,
Co. Dublin.

Tel: (01) 841 3886

Fax: (01) 802 0173

E-mail: info@hanleylife.ie

www.hanleylife.ie

TERMS OF BUSINESS LETTER

RE: TERMS OF BUSINESS

Dear

Further to The Central bank of Ireland taking over the regulation of the insurance industry, we attach for your information a document setting out the terms under which Hanley & Co Life Ltd will provide insurance and investment business services to you.

These terms will remain in force and shall apply to any business service provided to you by Hanley & Co Life Ltd now or at a future date. If there are any changes in the terms of business of Hanley & Co Life Ltd, we will advise you in writing in advance.

This is an important document, which we advise that you read carefully. If you have any queries regarding it please feel free to contact us on 8413750.

I would appreciate if you could sign this letter as confirmation that you have received and understand the Terms of Business.

CLIENT ACKNOWLEDGEMENT

I acknowledge and confirm that I have been provided with a copy of the Terms of Business of Hanley & Co Life Ltd and that I have read through and understand these terms.

Direct Marketing:

I confirm, having read the paragraphs in relation to Data Protection in the Terms of Business and above and consent to Hanley & Co Life Ltd making contact with me by letter, phone, email or SMS text in relation to the range of services provided by Hanley & Co Life Ltd or it's associated or partnership companies and to the sharing of relevant information as indicated.

If you do not wish to avail of these services, please tick here ☐

Signed: _____ Date: _____

Signed: _____ Date: _____



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Our Particulars

Our trading name is Hanley & Co Life Ltd and our registered office is at 25 Dublin Street, Balbriggan, Co. Dublin, telephone number (01) 8413750 and fax number (01) 8020173. We are regulated by the Central Bank of Ireland as a Multi Agency Intermediary. A copy of the official statement of our status is attached.

Services Provided

We provide advice and execute orders on the following:

- Life Assurance (Mortgage Protection, Term cover etc.)
- Permanent Health Insurance
- Serious Illness Cover
- Retirement planning
- Single Premium Investments
- Savings oriented Life Assurance Products
- Investment strategy
- Portfolio planning

Conflicts of Interest

Your attention is drawn to the fact that when we provide a service for you:-

We will make all reasonable efforts to avoid conflicts of interest and when they cannot be avoided, we shall ensure that you are treated fairly at all times. Our employees (current and future) are required to comply with a policy of independence and disregard any such conflicts of interest. We will not accept or give any inducements (monetary or otherwise) which could cause us to have a conflict of interest in relation to our dealings with you. Should an unavoidable conflict of interest arise, we will draw this to your attention at the earliest opportunity. Hanley & Co Life Ltd has a referral arrangement between Hanley & Co Life Ltd and The Mortgage Advice Store Limited T/A Mortgage Advice Store. The Mortgage Advice Store Limited T/A Mortgage Advice Store is regulated by The Central Bank of Ireland as a Mortgage Intermediary authorised under the Consumer Credit Act, 1995 and is registered to undertake Insurance Mediation under the European Communities (Insurance Mediation) Regulations, 2005.

Default

Investor Compensation Company Ltd. (ICCL):-

This firm is a member of the investor compensation scheme established under the Investor Compensation Act, 1998. This 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 be aware that a right to compensation will only arise where money or investment instruments held by this firm 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 that 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 of EUR 20,000.

Receipts

Hanley & Co Life Ltd shall issue a receipt for each non-negotiable or negotiable instrument or payment received. This is required pursuant to Section 30 of the "Investment Intermediaries Act 1995". These are issued with your protection in mind and should be stored safely.



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Data Protection

We collect your personal details in order to provide the highest standard of service to you. We take great care with the information provided taking steps to keep it secure and to ensure it is only used for legitimate purposes. The information and other data provided to our Office may be used to advise you of products and services we may offer from time to time. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988(as amended or re-enacted from time to time) that our Office holds about you and to have any inaccuracies in that information corrected.

Complaints

In the event of a complaint arising:-

- We will acknowledge your complaint in writing within 14 days.
- The nature of an oral complaint will be recorded in writing by the firm.
- We will update you at intervals of not more than 2 months during the course of your complaint.
- Within 7 days of the completion of the investigation of a complaint we will sent you a letter explaining clearly the outcome of the investigation, and if appropriate, explaining the terms of any settlement offer which we are prepared to make.
- Where you are not satisfied with such an outcome you retain the right to refer the matter to the Central Bank of Ireland.

General

Where we accept an instruction from you, which is subject to any condition imposed by you, we shall maintain a written record of the condition to which the instruction is subject.

Fees

We may agree a flat fee with you at the outset of our relationship or a fee which we may charge on an hourly/daily basis. For this fee we will source the most suitable product(s) for your needs from the broad marketplace. Some of the products which we might recommend will result in us being paid a commission by the product producer, the amount of which will be disclosed to you.

Our Company does not charge a fee to arrange a policy on your behalf as we receive commission from the Life Companies, however in the event of a policy being cancelled within the first 12 months of premiums being paid the Life Company will clawback commission paid to our Firm. In this instance our Firm will charge the Client an arrangement fee equalling the clawed back commission. Therefore, we would ask our Clients to contact us in advance of cancelling any policy in advance so that we can either review your plan or come to an agreed fee.

Personal Retirement Savings Accounts (PRSAs)

Where advice is requested for PRSAs, the following fees may apply:-

- Advisor fee €50
- Support Staff €50.



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Agencies

We currently hold agencies with the following Product Producers to transact Assurance Business:

Friends First Life Assurance Company Limited.

Zurich Life Assurance plc

Aviva Life & Pensions Ireland Limited

Irish Life Assurance plc.

New Ireland Assurance Company plc

Caledonian Life

Standard Life Assurance Limited

Phoenix Ireland

Canada Life Assurance (Ireland) Limited

Phoenix Life Limited

KBC Bank Ireland plc

We can provide advice on all products on offer with all of the above Companies.

Service Commitment

We commit to providing you with an excellent and professional level of service.

We believe in acting only in the best interests of our clients to ensure that a relationship as important and fundamental as ours is maintained for life.

We look forward to helping you.

Hanley & Co Life Ltd

August 2017



Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Statement of Authorised Status

Hanley & Co Life Limited ('the firm') (Ref. No. 2440) is authorised under Section 10 of the Investment Intermediaries Act, 1995 (as amended).

As a Multi-Agency Intermediary, Hanley & Co Life Limited is authorised to receive and transmit orders to product producers from whom a written letter of appointment is held, in relation to:

1. Tracker bonds
2. Insurance policies

The firm is also authorised to act as a deposit broker and to give advice in relation to deposits.

The firm may also give investment advice only in relation to investment instruments available from those product producers from whom an appointment is held.

When receiving and transmitting orders in relation to insurance policies, the firm may only accept cash or cheques/bank drafts from clients payable to itself where:

- (i) an insurance undertaking has invited renewal of a policy of insurance, or
- (ii) a proposal for insurance has been accepted by an insurance undertaking.

In all other circumstances cheques/bank drafts or other payment instruments must be made payable to the product producer.

For and on behalf of the Central Bank of Ireland:

Signed: 

Signed: 

