

TIMC Limited T/A iQ Financial provides a bespoke, ongoing, and comprehensive Lifestyle Financial Planning service which is unique to you. Our Planners deal with a small number of Financial Planning Clients and our focus is on providing a level of service and focus unmatched by other firms.

TIMC Limited T/A iQ Financial is regulated by The Central Bank of Ireland. Our regulation governs the products we may recommend to best serve the needs of your Plan. iQ Financial is regulated as an Investment Business Firm, and an Insurance Intermediary. Our registered office is located at 50 John Street, Sligo F91 PP3X. We can be contacted by phone at 071 91 55560 or by email at [clients@iqf.ie](mailto:clients@iqf.ie)

iQ Financial is authorised as an Investment Business Firm under Section 10 of the Investment Intermediaries Act 1995(as amended); an Investment Product Intermediary holding appointments from IIA product producers, including intermediaries that may issue appointments, appearing in the register maintained under Section 31 of the Investment Intermediaries Act, 1995 (as amended); and as an Insurance, reinsurance or ancillary Intermediary under the European Union (Insurance Distribution) Regulations 2018. You can check our authorised status by contacting The Central Bank of Ireland on 1890 777 777 or by visiting [www.centralbank.ie](http://www.centralbank.ie)

iQ Financial offers services in accordance with the Consumer Protection Code, the Fitness and Probity Standards and the Minimum Competency Code, which offer protection to consumers. These codes can be found at [www.centralbank.ie](http://www.centralbank.ie)

**Services:** iQ Financial offers a combined financial planning and investment management service. We help business owners make good decisions with their money and retire with confidence.

As part of our Financial Planning service iQ Financial can offer advice in relation to Pension and Investment products (Company Pensions, PRSA's, AVC's, Approved Retirement Funds, Tracker Bonds, Savings Plans, Personal Pensions, Investment Bonds and Deposits), and Life Insurance & Illness products (Term Life Insurance, Mortgage Protection, Specified Serious Critical Illness &

Income Protection). We process applications on behalf of our clients to pension, investment and insurance providers with whom the Company holds letters of appointment. A list of agencies held is available on request.

We offer advice on a fair analysis basis which means providing services based on a sufficiently large number of contracts and product producers available on the market to enable us to make a recommendation regarding which contract would be adequate to meet the consumer's needs.

Ongoing suitability assessments form part of the service we provide. On at least an annual basis the firm will review and report on previous recommendations.

## **Sustainable Finance Disclosure Regulations.**

TIMC Ltd t/a iQ Financial does not take into account sustainability risks when recommending financial products to our clients. We last reviewed our position in this area in Feb 2026 and will review again in June 2027.

## **Remuneration – Lifestyle Financial Planning:**

The initial fee for our financial planning and investment service is a minimum of €3,000 (ex vat). Our consultancy fee for ad-hoc advice is up to €400 per hour depending on the complexity of the case. For our ongoing financial planning and investment management service, our fee is 1% pa of the value of the investments we manage on your behalf with a minimum annual fee of €5,000.

## **Remuneration – other services**

iQ Financial can be remunerated by commission earned from Product Producers to whom orders are transmitted. Details of these payments will be included in a product information document and can be found at the 'Charges' link on [www.iqf.ie](http://www.iqf.ie).

**Data Protection:** iQ Financial complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data. Data is processed in line with GDPR regulations and for the purpose for which it is needed. This is outlined in the link to our 'Privacy Notice' at [www.iqf.ie](http://www.iqf.ie) We wish to contact you through channels of letters, emails or telephones and client information will be held in paper files or a computer database and processed accordingly. Please contact us at [office@iqf.ie](mailto:office@iqf.ie) if you have any concerns

about the processing of your personal data.

iQ Financial holds **Professional Indemnity** insurance at a level in compliance with Central Bank requirements for not less than €1,300,380 applying to each claim and in aggregate €1,924,560 per year.

**Default on payments by clients:** Our firm will exercise its legal rights to receive payments due to it from clients for services provided. Product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for details of such provisions.

**Complaints Handling:** All complaints are recorded and acknowledged within 5 working days. All complaints are fully investigated, and the complainant updated (if relevant) at intervals not greater than 20 working days. While we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. All complaints should be directed to Coman Brady, Complaints Officer, iQ Financial, 50 John Street, Sligo, F91 PP3X.

If the complaint is not resolved within 40 working days, we will inform you of the anticipated timescale within which we hope to resolve the complaint. If a client remains dissatisfied with the handling of and/or response to a complaint, they may refer the matter to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call 1890 882 090

**Conflict of Interest:** It is the policy of iQ Financial to avoid conflicts of interest when providing services to clients. Where an unavoidable conflict arises, we will advise you of this before providing any service. If you have not been made aware of any such conflict you may assume that none arises.

**Investor Compensation Scheme:** iQ Financial is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The 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 also be aware that a right to compensation would 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 an eligible investor as contained in the Act. If a right to compensation is established, the amount payable is the lesser of 90% of the client's loss, which is recognised as being eligible for compensation or €20,000.

**These Terms are Valid from 13 November, 2024.**

#### **Customer Acknowledgment:**

We are required to provide you with this Terms of Business when you first come to us for advice. We keep a record of the date these terms have been provided to you.

I have read and understand the Terms of Business:

First Client \_\_\_\_\_

Date: \_\_\_\_\_

Second Client \_\_\_\_\_

Date: \_\_\_\_\_