Terms of Business

TIMC Limited T/A iQ Financial is regulated by The Central Bank of Ireland. These Terms of Business relate to our Central Bank regulated activities only. If you avail of our Lifestyle Financial Planning Service (as a standalone service) this will be subject to our Lifestyle Financial Planning Service Letter of Engagement. Our regulated activity and regulated status govern the products we may recommend to best meet the needs of your Financial Plan. Our registered office is located at 50 John Street, Sligo F91 PP3X and we also operate an office at Main St, Elphin, Co. Roscommon F45 CT82. We can be contacted by phone at 071 9155560 or by email at 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 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 Distribution Intermediary under the European Union (Insurance Distribution) Regulations 2018. You can check our authorised status by contacting The Central Bank of Ireland on 01 224 5550 or the Central Bank register at Financial Service Provider Profile

iQ Financial is subject to the Central Bank's 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

Services: iQ Financial offers two services: a financial planning service and separately an ongoing advice and investment management service. We help Clients make good decisions with their money, so they can live well and retire with confidence.

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, Pension Term Assurance, Mortgage Protection, Specified Serious Critical Illness & Income Protection). We process applications on behalf of our clients to pension, investment and insurance providers with whom we hold 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 in 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 we will review your financial position.

Sustainable Finance Disclosure Regulations: We will gather information about your sustainability preferences, if you have any, as part of our onboarding process.

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

Remuneration – Lifestyle Financial Planning: For our ongoing financial planning, advice 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 €2,500.

Remuneration – other services: iQ Financial is remunerated by commission earned from product producers to whom orders are transmitted. Details of these payments will be included in our Statement of Suitability and can be found on the Charges button on our website here: Homepage | IQ Financial | Financial Planners | Sligo (https://iqf.ie/).

Data Protection: iQ Financial complies with the 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 our 'Privacy Notice' at www.iqf.ie. We will contact you by letter, email, telephone, or video call and client information will be held in paper files or in a computer database and processed accordingly. Please contact us at 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 €1,564,610 applying to each claim and in aggregate €2,315,610 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 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 of receipt by us. 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. 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 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.

Terms of Business

These Terms are Valid from 4th November 2026.

Customer Acknowledgment:

We are required to provide you with these 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: _____