

TERMS OF BUSINESS



Dear

I attach for your information a document setting out the terms under which we will provide a range of services to you.

You should read through this document and if there are any matters on which you require clarification I will be happy to explain the matter in more detail.

These terms will remain in force and shall apply to any business service provided to you now or at a future date. Should we change any of its business terms at a future date I will advise you in writing in advance of the changes.

Could you please sign the copy of this letter provided as confirmation that you received and understand my terms of business.

Yours sincerely,

Financial Planner

CLIENT ACKNOWLEDGEMENT

I/We acknowledge and confirm that I/We have been provided with a copy of the Terms of Business of The Wealth Shop and that I/We have read through and understand these terms.

Signed: _____

Date: _____

Signed: _____

Date: _____



Terms of Business

1. Company details

Our company name is The Wealth Shop Limited trading as the wealth shop. Our Registered Office is at Unit 236, 1st Floor, OmniPark S.C., Santry, Dublin 9. Our Phone Numbers are 1800 88 24 24 or 01-8527784. Our email address is info@thewealthshop.com and our fax number is 01-4430493.

We also conduct business from our retail store, located at:
Unit 236, First Floor, Omni Park Shopping Centre, Santry, Dublin 9.

2. Regulation

The Wealth Shop Limited trading as The Wealth Shop is regulated by the Financial Regulator as a Multi-Agency Intermediary and as a Mortgage Intermediary. Scanned copies of these authorizations are included in this document.

3. Product Providers

We currently hold agencies with the following Banks, Building Societies, Investment Firms and Insurance Companies;

Allied Irish Bank, April Insurety (Ireland), Axiom Finance, Bloxham Stockbrokers, Dolmen Stockbrokers, Bank of Scotland (Ireland), BCP Asset Management Ltd, Caledonian Life, Canada Life, Eagle Star, First Active, Friends First, Gold & Silver Investments Ltd, Hibernian, Irish Life, ICS Mortgages (part of Bank of Ireland group), KBC Bank, KBC Homeloans, IRM (The Insurance Store), The Insurance Department, New Ireland Assurance, Permanent TSB, National Mortgage Services, StepStone Mortgage Funding Ltd, Springboard Mortgages, Seniors Money (Ireland), CMC Asset Management, ORegan Financial, & Hibernian AVIVA (formerly VIVAS Health).

We are authorised to advise and transact business with these companies as outlined above only.

4. Services/Advice Provided

Our team of Financial Advisers provide a comprehensive range of financial information, advice and arrange products on the product areas: Investments, Retirement Plans, Insurance & Protection, Mortgages/Personal Loans, Debt Management and Deposits. We also provide certain personal taxation services.

5. Compensation/Commissions

The Wealth Shop Limited (trading as the wealth shop) is remunerated by commissions paid by the Product Producers (i.e. Banks/ Insurance companies) for whom we hold written agencies with for arranging non-life, life, investments, pensions and mortgages etc. Commissions vary depending on the various products but will be clearly outlined on Disclosure documentation received by each client.

The Wealth Shop Limited (trading as the wealth shop) will only accept payments in cash, in respect of a premium from clients in circumstances where Section 25G(1) of the Act applies, i.e. where the money represents premiums in respect of either a renewal of a policy which has been invited by an insurance undertaking, or a proposal accepted by an insurance undertaking. The Wealth Shop Limited (trading as the wealth shop) shall issue a receipt for each non-negotiable or negotiable instrument or payment received. This is regulated pursuant to Section 30 of the Investment Intermediaries Act, 1995. These receipts are issued with your protection in mind and should be stored safely.

6. Confidentiality

We undertake to keep any information we receive from you confidential to The Wealth Shop Limited (trading as the wealth shop) and in Compliance with the Data Protection Act 1995, will not disclose it to any third party unless authorised by you or as required by Law. Messages and information passing over the internet may not be free from interference by third parties and should be independently verified. You should not disclose data over the internet unless you have satisfied yourself as to the security of the technology/encryption.

We have certain responsibilities under Money Laundering Legislation to verify the identity of Clients and may need to make certain enquires and obtain certain information from you for that purpose. You confirm that all information you supply will be accurate and that we may pass on such information as we consider to comply with any reporting/legal requirements.

7. Conflicts of Interest

The Wealth Shop Limited (trading as the wealth shop) wishes to avoid any conflict of interest when providing business services to its clients. If this is not possible, we will notify you as soon as practicable after we become aware of the conflict of interest and you may rest assured that you will be treated fairly when such a contact is unavoidable.

8. Default Policy

Our firm will exercise its legal rights to receive payments due to it from its clients. In particular, without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith by renewing a policy of insurance for the client. Insurers and product providers 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.

9. Investor Compensation Board

In addition, The Wealth Shop Limited (trading as the wealth shop) is a contributing firm to the Investor Compensation Scheme established under the Investor Compensation Act 1998. This provides, in the event of default for payments to clients of 90% of funds defaulted on, subject to a current maximum of €20,000.

10. Complaint Procedures

The Wealth Shop Limited (trading as the wealth shop) will acknowledge all written complaints within 14 days of receipt.

All complaints should be directed to

Mr Richard Fitzgerald, Managing Director
The Wealth Shop Limited
Unit 236, First Floor
Omni Park, Shopping Centre
Santry, Dublin 9.

The complaint will be fully investigated and a full response will be provided to you within 7 days of completing that investigation. The firm will update you at intervals of not more than 2 months during the course of your complaint.

If the complaint has not been resolved within 4 months of receipt or you are dissatisfied with the handling/outcome to your complaint, you may refer your complaint to the Financial Regulator.

11. Disclosure of Charges

We aim to make our fee structure as simple and transparent as possible to our clients. Our advisers will explain our charges in advance of any work being undertaken on your behalf. We have also outlined details of our charges below. Please ensure you have read and understood them. Should you have any queries please do not hesitate to ask your adviser to explain these charges before proceeding.

Description	Fee in Euro (inc VAT @ 21.5%)
First consultation with an adviser (limited to 1/2 hour)	No Charge
Level 1 Financial Review	€499.00
Level 2 Financial Review	€699.00
Level 3 Financial Review (includes company formation)	€999.00

12. Payment Methods

We accept cash, credit cards (visa, mastercard) and laser. Cheques should be made payable to The Wealth Shop Ltd. Bank transfer details provided upon request.



FINANCIAL REGULATOR
Rialtóir Airgeadais

PO Box No 0138 T +353 1 410 4000
COLLEGE GREEN, F +353 1 410 4000
DUBLIN 2, IRELAND www.financialregulator.ie

Reference No: C42795

The Irish Financial Services Regulatory Authority (Financial Regulator'), in accordance with the provisions of Section 116 of the Consumer Credit Act, 1995 (as amended) and Section 33C of the Central Bank Act, 1942 (as amended) hereby authorises **The Wealth Shop Limited** whose principal place of business is

Unit 236, Omni Park Shopping Centre, Santry, Dublin 9

to engage in the business of being a Mortgage Intermediary under the name(s) of:

The Wealth Shop Limited t/a The Wealth Shop

on behalf of the following undertaking(s)

Bank of Scotland (Ireland) Limited,
First Active plc,
National Mortgage Services Limited,
HB Homeloans Ltd,
Allied Irish Banks plc,
ICS Building Society,
Irish Life & Permanent plc,
Axiom Finance Limited,
Seniors Money Ireland Limited,
MT Mortgage Network Limited,
Stepstone Mortgage Services Limited,
Springboard Mortgages Limited

This authorisation is valid for a period of 5 Years commencing on 06 October 2006

For and on behalf of the Financial Regulator:

Signed: 

Signed: 



IRISH FINANCIAL SERVICES REGULATORY AUTHORITY



FINANCIAL REGULATOR
Rialtóir Airgeadais

PO Box No 9138 T +353 1 410 4000
COLLEGE GREEN, F +353 1 410 4900
DUBLIN 2, IRELAND www.financialregulator.ie

Statement of Authorised Status

The Wealth Shop Limited trading as The Wealth Shop (the firm) (Ref. No. 42795) is authorised under Section 10 of the Investment Intermediaries Act, 1995 (as amended).

As a Multi-Agency Intermediary, the firm is authorised to receive and transmit orders to product producers from whom a written letter of appointment is held, in relation to:

1. Shares in a company or bonds that are listed on a stock exchange
2. Units or shares in collective investment schemes including unit trusts and UCITS
3. Tracker Bonds
4. Insurance policies
5. Personal Retirement Savings Accounts (PRSAs)

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

The firm may only give investment advice 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 and/or PRSAs, 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 and/or PRSAs 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 Irish Financial Services Regulatory Authority:

Signed: *Eoin Hanahan*

Signed: *Liane Strain*



IRISH FINANCIAL SERVICES REGULATORY AUTHORITY