

Version 05-2026

Terms of Business

Moneytree Finance Limited Registered address: Ballyvireen, Rosscarbery, Co Cork

Office location: Building C, West Cork Business & Technology Park, Clonakilty, Co
Cork
P85 RV08

Email: info@mtf.ie

Website: www.mtf.ie

Tel: 023-881 0001

These Terms of Business set out the general terms under which our firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries, we will be happy to clarify them. If any material changes are made to these terms, we will notify you.

Authorisation with Central Bank of Ireland



Moneytree Finance Limited (C45388) is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018, as a Mortgage/Mortgage Credit intermediary authorised under the Consumer Credit Act, 1995, and registered under the European Union (Consumer Mortgage Credit Agreements) Regulations 2016, and as an investment intermediary authorized under section 10 of the Investment Intermediaries Act 1995. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at www.centralbank.ie to verify our credentials.

Trading Names

Moneytree Finance Limited has registered the following trading names:
West Cork Mortgage Broker; Cork Mortgage Broker; Bantry Mortgage Broker; The Mortgage Maker; Kerry Mortgage Broker; Limerick Mortgage Broker; Dublin Mortgage Broker; Portlaoise Mortgage Broker; Clonakilty Mortgage Broker

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Directors C.Daly, V.Daly. Registered in Dublin. Company number 430739.

Codes of Conduct

Moneytree Finance Limited is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website www.centralbank.ie

Our Services

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life assurance products, pensions, investments and mortgages. A full list of insurers, product producers and lending agencies with whom we deal is below.

Mortgages

Moneytree Finance Ltd can provide advice on and arrange mortgage products from the following range: fixed-rate loans, variable rate mortgages, capital & interest mortgages, interest only mortgages, residential investment property.

We provide mortgage advice on a fair analysis of the market (providing services on the basis of a sufficiently large number of products and product producers available on the market).

We have agencies with the following mortgage lenders:



Avant Money
Bank of Ireland
Dilosk DAC
Finance Ireland
Haven Mortgages
MoCo
Núa Money
PTSB
Spry Finance

We will need to collect sufficient information from you before we can offer any advice on housing Loans to assess the products that may be suitable for you and available to you.

This is because a key issue in relation to mortgage advice is affordability. Such information should be produced promptly upon our request.

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Life Assurance products, Pensions & Investments

We offer advice on a fair and personal analysis basis in relation to life assurance and pensions products including PRSAs and self-administered PRSAs, and investments including insurance-based investment products (“IBIPS”). This means that we will research the market and recommend the products that are most suitable to your needs and requirements. We will also recommend a suitable product producer (s) and on receipt of your instructions we will transmit orders on your behalf.

The concept of fair and personal analysis describes the extent of choice of products and providers offered by an intermediary with a particular category of life assurance, general insurance, mortgages, and / or special area. The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client’s needs.

The number of providers that constitutes ‘sufficiently large’ will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that market. The extent of fair and personal analysis must be such that could be reasonably expected of a professional conducting business, considering the accessibility information and product placement to intermediaries and the cost of such search.



In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair and personal analysis of the market, we will consider the following criteria:

- The needs of the customer,
- The size of the customer order,
- The number of providers in the market that deal with brokers,
- The market share of each of those providers,
- The number of relevant products available from each provider,
- The availability of information about the products,
- The quality of product and service provided by the provider,
- Cost, and
- Any other relevant consideration

We will provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policy and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover; particularly in relation to PHI and serious illness policies.

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Specifically on the subject of permanent health insurance policies we will explain to you;

a) the meaning of disability as defined in the policy; b) the benefits available under the policy; c) the general exclusions that apply to the policy; and d) the reductions applied to the benefit where there are disability payments from other sources.

For a serious illness policy, we will explain clearly to you the restrictions, conditions and general exclusions that attach to that policy.

We have agencies
with:

- Quest Retirement Solutions
- Aviva Life & Pensions Ireland DAC
- Irish Life Assurance plc
- New Ireland Assurance Company plc
- Royal London Insurance DAC
- Zurich Life Assurance plc
- Standard Life Assurance Ltd
- Omnium Investment Platform

Statement of Charges



We are remunerated by commission and other payments from product producers or lenders on the completion of business. Details are available on our website at https://mtf.ie/regulation_charges.html

If we receive commission from a product provider but the commission is subsequently clawed-back by the provider because of early encashment by you, or because of transferring of the assets of business to another provider, or in any circumstances consequent on your own actions or omissions, we will charge a fee to you that is equal to 100% of the clawed-back commission. That fee will be owing in simple contract upon the claw-back of the commission. Where we receive recurring commission, this forms part of the remuneration for initial advice provided. We reserve the right to charge fees for complex cases or to reflect value, specialist skills or urgency, financial planning and structuring self-administered PRSAs. All fees will be notified and agreed in advance. The standard hourly rates that may apply are:

Principles/Directors	€500
Senior Advisors	€100
Associates	€75
Support Staff	€50

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We may receive up to 1% (or whatever maximum is applicable) of the loan for arranging mortgage finance. This commission is paid by the mortgage lender. The actual amount of commission will be disclosed at a later stage in the ESIS (European Standardised Information Sheet) which will be forwarded to you. Information on the variation in levels of commission payable by the different creditors providing credit agreements being offered are available on request.

We charge a fee of €300 for processing a mortgage application. This fee is non-refundable. This is not in any way an indication of mortgage/loan approval. Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge).

If you have not found a house within 12 months of mortgage approval, and your case needs to be rewritten, there may be a rewrite fee of €150. This fee is non-refundable.

Please note that lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan. Typically, this situation arises in relation to specialist lending.

Regular Reviews



It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up-to-date advice and products best suited to your needs. Ongoing suitability assessments form part of our service to clients. Failure to contact us in relation to changes in your circumstances or failure to request or agree to a review, may result in you having insufficient insurance cover and/or inappropriate investments.

Sustainability

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on investments, including IBIPS, we do not assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation to the products advised on. This means that we do not assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment. We also do not consider the impacts of our advice that result in negative effects on sustainability factors (namely environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters).

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Currently there is limited relevant products on the market which meet these criteria. The area of sustainable investing is relatively new and as the issue progresses, we will review our position.

We are however obliged to collect information about your sustainability preferences.

Disclosure of Information

In completing a proposal for an insurance product, you are required to answer all questions posed by us or the Insurer honestly and with reasonable care. Specific questions will be asked of you, and you should be aware that where a policy is incepted following the completion of a proposal form or on a 'statement of fact' basis, we assume that the client has checked the accuracy of all information provided.

Conflicts of Interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises, we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

Default on payments by clients

We will exercise our legal rights to receive payments due to us from clients (fees and premiums) for services provided.



Mortgage lenders may seek early repayment of a loan and interest if you default on your repayments. Your home is at risk if you do not maintain your agreed repayments.

Complaints

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. We will acknowledge your complaint in writing within 5 business days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome, no later than 40 business days after we received the complaint. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaints procedure is available on request.

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Data Protection

We are subject to the requirements of the General Data Protection Regulation 2016 and the Data Protection Act 2018.

Moneytree Finance Limited is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice; this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice is easily accessible. Please refer to our website <https://mtf.ie/privacy2.pdf> if this medium is not suitable, we will ensure you can easily receive a copy by hard copy, or telephonic environment. (pre-recorded).

Please contact us at info@mtf.ie if you have any concerns about your personal data.

Compensation Scheme

We are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. See below for details.



Investor Compensation Scheme

The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investor s) of authorised investment firms, as defined in that Act.

The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme and our firm is a member of this scheme. Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

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A right to compensation will arise only:

- If the client is an eligible investor as defined in the Act; and
- If it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and
- To the extent that the client's loss is recognised for the purposes of the Act.

Where an entitlement to compensation is established, the compensation payable will be the lesser of:

- 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or
- Compensation of up to €20,000.



For further information, contact the Investor Compensation Company Ltd. at (01) 224 4955.

Retention of Records

As you are currently not a client of Moneytree Finance Ltd, if you choose not to purchase a product right now, you agree that we may keep your records for up to 12 months. If you do not agree please email info@mtf.ie

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