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Terms of Business of Irish Mortgage Corporation re Unregulated Service

These Terms of Business set out the general terms under which Irish Mortgage Corporation Ltd trading as Irish Mortgage Corporation, Moneycoach, (hereinafter called Irish Mortgage Corporation/Moneycoach and/or "firm" or "we") will provide this Unregulated Service to you as a client of the firm.

Please take some time to read through these and if you have any questions, we will be happy to answer same. If any material changes are made to these terms, we will notify you. These Terms of Business are effective from 15 June 2026.

The full name and address of the firm and communication details are:
Irish Mortgage Corporation Ltd (CRO 155087)
Registered Office: 118 Lower Baggot Street, Dublin 2. Telephone No: +35316691000
Email: info@irishmortgage.ie
Website: www.irishmortgage.com

We are subject to the Central Bank's Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards and all addendums which offer protection to consumers. Irish Mortgage Corporation is a member of Brokers Ireland.

Unregulated Service
The product provided by Capitalflow is a Credit Facility and not a Housing Loan Mortgage. Due to our authorisation as a Mortgage Intermediary and Mortgage Credit Intermediary with Central Bank of Ireland as per Consumer Credit Act 2005 ("CCA") and Consumer Credit Agreement Regulations ("CMCAR"), we will be providing this service to our clients as an "Unregulated" Service.

This product is a Credit Facility and not a Housing Loan Mortgage and therefore both CCA and CMAR legislation quoted above does not apply to this product. Our clients are availing of this Credit Facility in the course of their business, trade or profession i.e. as Landlord of an Investment Property. This Credit Facility is regulated by the Consumer Protection Code (non personal consumer) and Lending to Small & Medium Enterprises Regulations.

Credit Facility & Credit Facility Related Products
We provide broad based advice in relation to the following:

- Credit Facility via Capitalflow via limited analysis.
- Related Protection Products via limited analysis.

Credit Facility
In relation to this unregulated service, Irish Mortgage Corporation provides advice on a limited analysis basis. We have a signed agreement with Capitalflow to distribute this product. We will need to collect sufficient information from you before we can offer any advice on this Credit Facility. This is due to the fact that a key issue in relation to this credit facility advice is affordability. Such information should be produced promptly upon our request.

We will provide assistance to you for any queries you may have during your credit facility application. It is your responsibility to read the documents and any literature provided to you during this process to ensure you understand them fully. You should make sure you are aware of any expiry dates in terms of loan offers. It is imperative that you discuss in detail these expiry conditions with your solicitor to make sure they do not affect your ability to complete your purchase.

Related Insurance
Irish Mortgage Corporation holds written appointments with a number of insurance undertakings, however we have selected one preferred product producer, Irish Life Assurance plc for life insurance plans in relation to our clients.

In relation to Irish Mortgage Corporation, limited analysis of the market for life insurance plans means the advice will be limited to products provided by Irish Life Assurance plc.

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 policies. It is your responsibility to read the policy documents, literature and brochures to ensure you understand the nature of the policy cover, particularly in relation to income protection and serious illness policies.

General Insurance
We provide general insurance on a limited analysis basis, by way of providing you with a portal link of our preferred general insurance partner, Allianz plc. Allianz will directly provide you with a quote.

Disclosure of Information
Any failure to disclose material information may invalidate an insurance claim and render your policy void, and you may have difficulty in obtaining insurance elsewhere. Similarly, if your circumstances change from the time of making an application for a life or mortgage product to policy issue or mortgage closing, it is your obligation to inform us and the relevant life company or lender of the change.

Remuneration
We are remunerated by way of a commission payable by Capitalflow. There is no client fee payable. In relation to Capitalflow, we will receive a 1% commission on the closed mortgage amount. Details of Capitalflow's commission will be held on page entitled "Unregulated Service" on our website (www.irishmortgage.com). Please also note that Capitalflow may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. Capitalflow require that a valuation be carried out on a property to be mortgaged. You will be required to pay the valuation fee which will be advised to you prior to the valuation being arranged.

For General Insurance referrals, Irish Mortgage Corporation may be remunerated by other product providers, details are available on request.

Irish Mortgage Corporation may on occasion take referrals from its professional connections and reserves the right to share commission and/or fees with such connections at its discretion.

Conflicts of Interest
It is the policy of the firm to avoid any conflict of interest when providing services to its customers. However, where an unavoidable conflict may arise, we will advise you of this in writing before proceeding to provide any service. However, where an unavoidable conflict may arise, we will advise you of this in writing before proceeding to provide any service. If you have not been advised of any such conflict you are entitled to assume that none arises. We may be in receipt of "soft" commission from product providers and these will be used as revenue in the management of business and provision of services to you.

Default on payment by clients
We will exercise our legal rights to receive payments due to us from clients for services provided. Capitalflow 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 the details of such provisions. Capitalflow 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, setting out the circumstances so we are clear as to the specific nature of your complaint. We will acknowledge your complaint in writing within 5 business days. 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 received. On completion of our investigation, we will provide you with a written report of the outcome. The FSPO, in accordance with the Financial Services and Pensions Ombudsman Act 2017, may examine a complaint which arises in connection with the provision or refusal to provide financial services (including information and advice provision) where the provider is a regulated financial service provider. Each complaint is assessed on its own merits and in relation to its specific and particular circumstances and evidence provided. Therefore, advice of unregulated service may fall under the remit of the FSPO.

Data Protection
In providing our services to clients, we may collect and process personal data from you in accordance with the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. Irish Mortgage Corporation will treat all personal information given to it in confidence and we will not disclose such information except as permitted by you or as required by law. The personal data you provide us may be held on paper or electronically and will only be used for

the purposes permitted by the Data Protection Act. We will take appropriate steps to maintain the security of documents and information which are held in our possession. We may use your details and share your contact details with our product providers with which we have a formal business relationship for the purpose of providing you with appropriate advice and agreed products and services. For these purposes, we or our product providers may contact you by letter, email or telephone (landline and mobile). Full details of our Privacy Statement can be found on our website (www.irishmortgage.com).

We may provide information in paper form or via email e.g. Terms of Business, recommendations, product brochures etc. Where you have provided us with your email address, we operate on the basis that this represents your consent to receive documentation by email. On receipt of our emails, you may request paper copies.

You have the right at any time to request a copy of any personal data within the meaning of the Data Protection Act 2018 and the General Data Protection Regulation (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected. Any questions about data protection should be addressed to the Compliance Manager, Irish Mortgage Corporation Ltd, 118 Lower Baggot Street, Dublin 2.

Anti-Money Laundering
We are obliged by the Anti Money Laundering Legislation to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf and is subject to ongoing monitoring by Irish Mortgage Corporation. The process will require sight of certain documentation and may include the use of electronic identity verification systems. These checks will be made prior to the provision of any service as well as from time to time throughout our relationship.