

Pensions
Life Assurance
Income Protection
Critical Illness
Saving & Investments
AVC's

 **Henneberry
Financial Services**

23 Forest Grove,
Dromahair,
Co. Leitrim.

Tel: 071 9190100
Email: anthony@ahfs.ie

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Anthony Henneberry trading as Henneberry Financial Services is regulated by the Central Bank of Ireland

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Terms of Business

Terms of business of Henneberry Financial Services

These Terms of Business set out the basis on which Henneberry Financial Services will provide business services to you as a client of the firm.

Henneberry Financial Services is regulated by the Financial Regulatory as a multi-agency intermediary and a copy of the firms Statements of Authorised Status from the Financial Regulatory can be obtained on request.

Henneberry Financial Services is a member of Professional Insurance Brokers Association.

The services which the firm is authorised to provide are:

- Advising you in relation to the nature of each of the products available to you the client and advising you as to which product is suitable for your needs
- Identifying and selecting a suitable product producer from various Life Companies
- Receiving and transmitting orders on your behalf for a product(s) to one or more product producers

The products for which Henneberry Financial Services has appointments to act in relation to are all life assurance products. These include life assurance policies, specified serious illness and other protection type policies, pension policies, savings and investment life assurance policies.

There are insurance undertakings and product producers from which the Company does not hold letters of appointment and do not represent. Clients are entitled to communicate with such entities at their own discretion.

Henneberry Financial Services have received fees from Clients, these fees have been agreed on a case by case basis. Henneberry Financial Services received commissions and other payments from the product producer to whom orders are transmitted. Summary details of these payments will be included in a product information document, which you are legally entitled to receive before an application for a product is completed, and full details will be included with your cooling-off letter.

It is the policy of the firm to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this in writing before proceeding to provide any business service. If you have not been advised of any such conflict you are entitled to assume that none arises.

Henneberry Financial Services will, if necessary, exercise its legal rights to receive any payments due to it from clients for business services provided by it and, to be reimbursed for any value obtained by the firm for clients arising from payments by the firm on behalf of clients who subsequently default in any payment due to the firm.

Product producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.

We will acknowledge each complaint received in writing within 5 business days of the complaint being received. We will provide the complainant with the name of the Complaints Officer as the main point of contact in respect of their complaint until their complaint is resolved or cannot be processed any further. We will provide the complainant with a regular written update on the progress of the investigation of the complaint at intervals of not greater than 20 business days. We will attempt to investigate and resolve the complaint within 40 business days of having received the complaint.

At this point we will inform the complainant of their right to refer the matter to the Financial Services Ombudsman's Bureau www.financialombudsman.ie or the Pensions Ombudsman www.pensionombudsman.ie. Where we resolve the complaint, we will advise the complainant in writing, within 5 business days of the completion of the investigation of the complaint, the outcome of the investigation and where applicable explain the terms of any offer or settlement being made. We will maintain an up to date record of all complaints including all relevant correspondence, records and any action taken.

Financial Services Ombudsman's Bureau Office of the Pensions Ombudsman, 3rd Floor, 36, Upper Mount Street, Lincoln House, Dublin 2. Lincoln Place, Tel No: 00 353 1 6471650 Dublin 2. Fax No: 00 352 1 6769577 Tel No: 00 353 1 6620899 Fax No: 00 353 1 6620890 Lo Call: 1890 88 20 90

Henneberry Financial Services is a member of the Investor Compensation Scheme, which provides certain remedies to eligible clients on default by the firm. Your legal rights against the firm are not affected by this scheme.

Henneberry Financial Services will issue receipts for each payment received pursuant to Section 30 of the Investment Intermediaries Act 1995 and should be retained in a safe place.

We collect your personal details in order to provide the highest standard of service to you. We take great care with the information provided; taking steps to keep it secure and to ensure it is used only for legitimate purposes. The information and other data provided to our office may be used to advise you of products and services we may offer from time to time. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected.

Henneberry Financial Services holds written letters of appointment to act as an intermediary from product producers.