

These Terms of Business are effective from 24th March 2026 and 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. Should my firm make any material changes to any of its business terms at a future date, I will write to affected customers to advise of the intended changes, for any other changes, I will advise you at our next meeting. Please ensure that you read these terms thoroughly and if you have any queries, we will be happy to clarify them

AUTHORISATION WITH THE CENTRAL BANK OF IRELAND

Nixon Alexander Financial Services Ltd.(48371) is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018; as an investment intermediary authorised under Section 10 the Investment Intermediaries Act 1995, and as an Investment Product Intermediary, under Section 31 of the Investment Intermediaries Act, 1995 (as amended) 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 on 1890 777 777 or alternatively visit their website at www.centralbank.ie to check our credentials.

CODES OF CONDUCT

Our firm is subject to the Minimum Competency Code and regulations 2017, the Standards for Business regulations and Consumer Protection Regulations 2025, the Fitness & Probity Standards 2025 and the Handbook of Prudential Requirements for Investment Intermediaries which offer protection to our consumers. These Codes can be found on the Central Banks website www.centralbank.ie

OUR SERVICES

Nixon Alexander Financial Services Ltd. is a member of Brokers Ireland. Our principal business is to provide advice and arrange transactions on behalf of clients in relation to Life, Pensions, Savings and Investments.

Nixon Alexander Financial Services Ltd. holds written appointments with the following life assurance companies: Aviva Life & Pensions UK Limited, BCP Asset Management DAC, Cantor Fitzgerald Ireland Ltd, Friends First Life Assurance Company Limited, Irish life Assurance PLC, New Ireland Assurance Company PLC, Scottish Mutual International Ltd, Scottish Provident Limited, Standard Life Assurance Company, The Royal London Mutual Insurance Society Limited, Wealth Options Trustees Ltd, Zurich Life Assurance plc.

Nixon Alexander Financial Services Ltd. has selected one preferred product provider, Irish Life Assurance plc, for life insurance plans (including life assurance, specified illness cover, income protection, unit linked savings, investments, and pension plans), tracker bonds, and Personal Retirement Savings Accounts (PRSAs). Analysis of the market will be limited to products provided by Irish Life Assurance plc.

INVESTMENTS

Investment Products: while Nixon Alexander Financial Services Ltd. considers the approach taken by Irish Life Assurance plc in terms of them integrating sustainability risks into their product offering, as we have selected one preferred provider for investment products, analysis when choosing a suitable investment product for you will be limited to products provided by Irish Life Assurance plc. However, should you specifically seek a financial product which has sustainable investment as its sole/specific objective, and no such product is available from the range of products offered by Irish Life Assurance plc, Nixon Alexander Financial Services Ltd. will conduct analysis of the product offerings available from the other product providers with whom Nixon Alexander Financial Services Ltd. holds written appointments.

SUSTAINABLE INVESTING

When providing advice, Nixon Alexander Financial Services Ltd. does not consider the adverse impacts of investment decisions on sustainability. The firm will review this annually and make revisions when and if appropriate.

Sustainable Finance Disclosure Regulations

'Sustainability Risk' refers to an environmental, social or governance (ESG) event or condition that could cause an actual or a potential negative impact on the value of a product we recommend to you. Financial Advisers such as Nixon Alexander Financial Services Ltd. have an option to consider the principal adverse impacts of investment decisions on sustainability factors in its advice processes. Taking due account of the size, nature and scale of our activities when providing Investment advice and Insurance based Investment advice we have decided not to consider such impacts separately from our overall risk framework. This decision has been made based on the information available to us from the product providers. Nixon Alexander Financial Services Ltd. will actively monitor its position, and update its processes, as more information becomes available from the product providers. We will review this opinion annually. It is important to note that the funds made available to our customers are provided by the product providers. They will monitor and report on the principal adverse impacts of its investment decisions on sustainability factors. You can also find information in relation to both sustainability risks and the principal adverse impacts of investment decisions on sustainability factors on the websites of the product providers

LIFE & PENSIONS & INVESTMENTS

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 and we will explain to you the various restrictions, conditions and exclusions attached to your policy. It is, however, 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 specified illness policies.

Specifically on the subject of permanent health insurance policies, it is our policy to 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 specified illness policy, we will explain clearly to you the restrictions, conditions and general exclusions that attach to that policy.

DISCLOSURE OF INFORMATION

Any failure to disclose material information may invalidate your claim and render your policy void.

STATEMENT OF CHARGES

Nixon Alexander Financial Services Ltd. may receive commission and other payments from the life assurance provider to whom orders are transmitted.

Summary details of these payments will be included in a product information document, under the Customer Information Notice Section, which you are legally entitled to receive before an application for a product is completed. These payments are included in the charges of your product. Any ongoing commission shown in the Customer Information Notice will be paid to me as long as I continue to be your Financial Adviser.

The full details of the commission Nixon Alexander Financial Services Ltd. receives for Life Assurance products (excluding Company pension products) will be included in your Welcome Pack which is issued to you directly from the product provider.

OUR RENUMERATION

A summary of the details of all arrangements for any fee, commission, other reward or remuneration paid or provided to Nixon Alexander Financial Services Ltd. which it has agreed with product providers is available on our website www.alexanderfs.ie

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 which may result in you having insufficient insurance cover and/or inappropriate investments. We would therefore advise that you contact us to ensure that you are provided with up-to-date advice and products best suited to your needs.

Failure to contact us of changes in your circumstances, or request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

ONGOING SUITABILITY REVIEWS

Ongoing suitability assessments form part of the service to our clients. On an annual basis the firm will carry out a periodic review.

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 and the firm will take all steps within its control to appropriately manage the conflict and minimise the impact of the conflict on the consumer. A full copy of our conflicts of interest policy is available on request. If you have not been advised on any such conflict you are entitled to assume that none arises.

DATA PROTECTION

Nixon Alexander Financial Services Ltd. complies with the requirements of the General Data Protection Regulation effective 2018 and the Irish Data Protection Act 2018. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. Your data will be passed to the relevant product producers with whom Nixon Alexander Financial Services Ltd. has agencies for the purpose of arranging transactions agreed with you. Your data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice and Data Protection Policy and Procedures. This information will only be used to provide you with business services, to meet any legal and regulatory obligations, and for legitimate business reasons. From time to time, we will send you information about other financial products and services, provided by us or associated companies with which we have a formal business arrangement, which we think may be of interest to you. You have the right to ask us not to send you this marketing material and, at any time you can 'opt out' of receiving marketing material. You have a right to see the information that is held on you and you can do this by writing to me at the address given. We would like to contact you by way of letter, email, SMS or telephone call. If you would like to receive such marketing information, please complete the permission statements contained in the Terms of Business Client Acknowledgement Letter attached. You have the right at any time to request a copy of any 'personal data' (within the meaning of the GDPR) that our office holds about you and to have any inaccuracies in that information corrected. Please contact us at siobhan@alexanderfs.ie if you have any queries about your personal data.

DEFAULT ON PAYMENTS BY CLIENTS

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 the details of such provisions.

CONSUMER INSURANCE CONTRACTS ACT 2019

For the protection of clients, the Act imposes duties on both the client and Irish Life Assurance plc and other product providers at pre / post contract stage, as well as in respect of claims handling.

DISCLOSURE OF INFORMATION

Client responsibility:

Failure to answer all questions the insurer asks honestly and with reasonable care could invalidate your insurance cover; all/or part of the claim may not be paid. In the case of a policy effected by a company then the directors of the company or any persons appointed by them are responsible for answering all questions honestly and with reasonable care.

- Cooling off Period

Life Insurance Contracts may be cancelled by giving notice in writing to us or Irish Life Assurance plc / other insurance providers. This "cooling off" period allows 30 days, from the day Irish Life Assurance plc / other insurance providers send you your plan documents, to change your mind. Should you choose to cancel your plan, all benefits will end and you will receive a refund for any premiums due. You will only be liable for the cost of the premium for the period of cover already received.

A Savings/Investment contract may be cancelled within 30 days, as above. All benefits will end however; the refund value of your investment will account for any fall in the value of your investment that may have taken place during that 30-day period. You may not get back the full amount invested as the amount refunded is the value on the date of cancellation.

Irish Life Assurance plc / other insurance providers may withdraw benefits on default of payments due under any products arranged for your benefit. Details of these provisions will be included in your product Terms and Conditions.

- **Claims**

Irish Life Assurance plc / other insurance providers will handle all claims promptly and fairly. Any contract with Irish Life Assurance plc / other insurance providers is issued on the understanding that the information given on the application form and any related document is true and complete. If this is not the case Irish Life Assurance plc / other insurance providers has the right to cancel the contract of Insurance or refuse payment of any claim made.

If you make a false or misleading claim in any material respect (and know it to be false or misleading or consciously disregards whether it is) Irish Life Assurance plc / other insurance providers is entitled to refuse to pay and to terminate the contract. Where Irish Life Assurance plc / other insurance providers becomes aware that a client has made a fraudulent claim, they may notify the client advising that they are voiding the contract of insurance.

Irish Life Assurance plc / other insurance providers may refuse all liability in respect of any claim made after the date of the fraudulent act and is under no obligation to return any of the premiums paid under the contract.

Where Irish Life Assurance plc / other insurance providers cancel the insurance contract, they will repay the balance of any premium due to the client and will provide the reason for cancellation.

Any exclusions of cover will be explicitly advised prior to the commencement of the contract. It is expected that clients cooperate with Irish Life Assurance plc / other insurance providers with respect to any investigation of insured events including responding to reasonable requests for information in an honest and reasonably careful manner and must notify them of the occurrence of an insured event in a reasonable time and in accordance with the terms of the contract of insurance. Should a client become aware, after a claim is made, of information that would either support or prejudice the claim, they have a duty under the Act to disclose it. (Irish Life Assurance plc / other insurance providers is under the same duty).

- **Effect of failure to comply with the Act**

A court of competent jurisdiction may reduce the amount of benefit paid to you, if you are in breach of your duties under the Act.

COMPLAINTS

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing outlining the nature of your complaint. All complaints will be acknowledged in writing within 5 working days of the complaint being received. 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 working 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. 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.

Financial Services & Pensions Ombudsman
Lincoln House, Lincoln Place
Dublin 2 D02 VH29
Telephone: 01- 5677000
E-mail: info@fsp.ie
Web: www.fspo.ie

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 investors) 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.

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.

BROKERS IRELAND COMPENSATION FUND

We are also members of the Brokers Ireland Compensation Fund. Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

Terms of Business Effective from 24/03/2026

Data Privacy Notice for Nixon Alexander Financial Services Ltd
Details of our Data Privacy Notice can be found on our website www.alexanderfs.ie
Paper copy available on request