



**DLON Financial Services Ltd**  
Tadies Lower, Enniskeane, Co. Cork.

**Central Bank of Ireland Registration No C140120**  
**Company Registration No 498084**  
**Director: Declan O'Neill**

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## Terms of Business

### DLON Financial Services Ltd

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 the Central Bank of Ireland

DLON Financial Services Ltd, CRO Reg No 498084, is regulated by the Central Bank of Ireland and is Registered as an insurance, reinsurance or ancillary insurance intermediary under the European Union (Insurance Distribution) Regulations, 2018 and as a mortgage intermediary under the Mortgage Credit Intermediaries/ Mortgage Intermediaries authorised pursuant to Section 31(10) of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 and Section 151A (1) of the Consumer Credit Act 1995.

You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials.

### Codes of Conduct

DLON Financial Services Ltd. 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](http://www.centralbank.ie)

### Our Services

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to mortgages. A full list of product producers and lending agencies with which we deal is available on request.

### Mortgages

Through our agency with Moneytree Finance Ltd, we can provide advice on and arrange mortgage products from the following range: fixed-rate loans, variable rate mortgages, capital & interest mortgages, interest only mortgages, endowment mortgages, pension mortgages and residential investment property. DLON Financial Services Ltd can provide advice on and arrange on mortgages. DLON Financial Services Ltd provides mortgages on a limited analysis basis providing services based on a limited number of contracts and product producers available on the market.

We provide advice on the following product providers:

**Haven Mortgages Ltd**  
**Finance Ireland Ltd**  
**Bank of Ireland Ltd**  
**KBC Bank Ireland**  
**Seniors Money Mortgages (Ireland) DAC**  
**Permanent TSB Plc**  
**ICS/DILSOK Mortgages**  
**Acorn Brokerage Ltd**

We will need to collect sufficient information from you before we can offer any advice on housing loans. This is since a key issue in relation to mortgage advice is affordability. Such information should be produced promptly upon our request.

### Disclosure of Information

To comply with legal and regulatory requirements, before we provide any regulated financial services, we are obliged to request such information and documents from you as we consider necessary to verify your identity as well as your source of funds. We are also obliged to keep a record of this information. Should you not provide satisfactory evidence of your identity or source of funds within a reasonable time, we may not be able to provide any services to you. We may also be obliged to request updated identity and verification documents from time to time.

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

### Remuneration & Charges

DLON Financial Services Ltd is remunerated by commission and other payments from lenders on the completion of business. You may choose to pay in full for our services by means of a fee. We reserve the right to charge additional fees if the number of hours relating to on-going advice/assistance exceeds 1 hr.

In certain circumstances, it will be necessary to charge a fee for services provided. These are listed below for non-life business. In other circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below.

If we receive commission from a product provider, this will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the firm unless an arrangement to the contrary is made.

"A summary of the details of all arrangements for any fee, commission, other reward or remuneration paid or provided to us by the product producers" is available on our website. If you need further explanation on this information, please do not hesitate to call us, [declanoneill.ie/regulation-charges/](http://declanoneill.ie/regulation-charges/)

### Handling Clients' Money

DLON Financial Services Ltd. will accept payments in cash and by cheque in respect of fees charged or for property valuations arranged on behalf of the client only. DLON Financial Services Ltd is not authorised to accept cash or negotiable instruments in any other circumstances.

### Fees

You may elect to deal with us on a fee basis.

#### Fee Rates per hour

Principles	€150
Senior Advisers	€100
Associates	€75
Support staff	€50

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency.

## Non-Life Remuneration

DLON Financial Services Ltd. is remunerated by commission for mortgages on completion of business. Details of this remuneration are available on request.

Non-Life Insurance	Commercial**	Household
*Mortgage Application	Up to .25%	€250.00
Duplicate documentation	Up to €30	€25

\* Mortgage application fees are non-refundable.

\*\*Commercial fees more than €500 are by agreement in advance

## Receipts

DLON Financial Services Ltd. shall issue a receipt for each fees or valuation payment received.

These are issued with your protection in mind and should be stored safely.

## Mortgages

We may receive up to 1% of the loan for arranging mortgage finance. This commission is paid by the mortgage lender.

We charge a non-refundable application fee of €250.00

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

## 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.

## Default on payments by clients

Our firm will exercise its legal rights to receive payments due to it from clients (fees 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

We ask that you make any complaint against our firm, relating to services provided by us, in writing. We will acknowledge your complaint within 5 business days, and we will fully investigate it. On completion of our investigation, we will provide you with a written report of the outcome. If you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services Ombudsman.

A full copy of our complaint's procedure is available on request.

## Data Protection

DLON Financial Services Ltd. complies with the requirements of the General Data Protection Regulations 2018 and the Irish Data Protection Act 2018. DLON 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 which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. The data will be processed only in ways compatible

with the purposes for which it was given. We would also like to keep you informed of mortgage, insurance, investment and any other services provided by us or associated companies with which we have a formal business arrangement, which we think may be of interest to you. We would like to contact you by way of letter, email or telephone call. If you do not wish to receive such marketing information, please tick the box in the Terms of Business acknowledgement letter. A copy of the companies privacy policy can be found on our website [DLON Financial Services](#) or upon request.

We may receive referrals from such firms and may advise them of any transactions arranged for you

Please contact us at [info@declanoneill.ie](mailto:info@declanoneill.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 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.

**Declan O'Neill QFA, RPA** On Behalf of  
**DLON Financial Services Ltd.**  
Financial / Mortgage Advisor