

# Terms of Business - IBRC Assurance Company Limited

## Introduction

These Terms of Business set out the basis on which we, IBRC Assurance Company Limited (the "Bank") provide you (the "Client") with the services set out below. Please read it carefully and contact us if you have any queries. These Terms of Business supersede any oral statements that may have been made in relation to the matters covered in this document.

## Service Provider

IBRC Assurance Company Limited registered details are:  
Heritage House, 23 St. Stephen's Green  
Dublin 2, Ireland.

IBRC Assurance Company Limited contact details are:  
Connaught House,  
1 Burlington Road, Dublin 4, Ireland.  
Tel: +353 1 2316000  
Fax: +353 1 2316001  
Email: [info@ibrac.ie](mailto:info@ibrac.ie)

IBRC Assurance Company Limited is authorised under the European Communities (Life Insurance) Regulations, 1994 and is regulated by the Central Bank of Ireland.

## Services Provided

Our services include providing life insurance and pension policies.

## Charges/Terms and Conditions

Where we charge for services, the basis on which we may charge a fee or charge depends upon the product or service offered. These fees and charges are outlined in the terms and conditions applicable to the relevant product or service, a copy of which will be provided to you (or which you can request) when you avail of the product or service. Certain general charges imposed by us are displayed on our website ([www.ibrac.ie](http://www.ibrac.ie)) and are available at our branches. Charges may change from time to time and you will be advised at least 30 days before the introduction of any new charge.

## Conflicts of Interest

In summary, our Conflicts of Interest Policy aims to examine, control and manage possible conflicts that may arise within IBRC Assurance Company Limited; between IBRC Assurance Company Limited and any third parties; between a client of IBRC Assurance Company Limited and one or more of the other clients of IBRC Assurance Company Limited; between IBRC Assurance Company Limited (and/or its parent) and clients and between the private affairs of employees and that of either IBRC Assurance Company Limited or its clients. We endeavour to avoid potential conflicts of interest but there are inevitably different scenarios where potential conflicts of interest may occur. In the event of a conflict, we will use all reasonable endeavours to ensure that clients are treated fairly and we will advise clients of its existence.

## Default

The Bank will exercise its full legal right including the making of demands, the institution of legal proceedings, the appointment of a receiver, the enforcement of security and all other rights available to us to recover any monies due to us arising from the provision of any services.

## Complaints Procedure

The Bank has a complaints procedure to deal with any dissatisfaction you may have in relation to the products or services provided. The procedure may be viewed on our website ([www.ibrac.ie](http://www.ibrac.ie)) and is available upon request. If you make a complaint, we will acknowledge it within five business days of receiving it and we will provide you with the name of a person in the Bank to contact about your complaint. We will investigate your complaint fully and will respond to you within 20 days of receiving the complaint. While your complaint remains unresolved, we will provide you with regular updates.

To make a complaint, you may contact any member of staff or the Chief Executive of IBRC Assurance Company Limited at:

IBRC Assurance Company Limited,  
Connaught House,  
1 Burlington Road, Dublin 4, Ireland.

You have the right to refer your complaint to the Financial Services Ombudsman at:

Financial Services Ombudsman,  
3rd Floor, Lincoln House,  
Lincoln Place, Dublin 2  
Tel: + 353 1 662 0899  
Lo Call: 1890 882090  
Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

These Terms of Business are issued for your protection. If you do not understand any of the contents, or wish to have more information on any of these matters, please let us know. We will be glad to answer any queries for you. Otherwise we will assume that these Terms of Business are acceptable to you.