



---

## Terms of Business

# Terms of Business

---

1. Introduction
2. Authorisation by the Central Bank of Ireland
3. Codes of conduct
4. Our services
5. Statement of charges
6. Sustainability factors & suitability preferences
7. Regular reviews
8. Disclosure of information
9. Conflicts of interest
10. Defaulting on payments
11. Complaints
12. Data protection
13. Compensation scheme

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.

These Terms of Business take effect from 1 June 2022 and supersede any Terms of Business that may have been previously issued to you by us.

## 1. Introduction

Vintage Wealth International Limited, trading as Vintage Corporate Ireland, is regulated by the Central Bank of Ireland.

Vintage Wealth International Limited ("Vintage Corporate Ireland, we, us, our") is an Irish incorporated insurance intermediary.

Vintage Wealth International Limited is a private company limited by shares, registered in Ireland with company registration number 676822 and its registered office address is located at:

F10, Bracetown Business Park,  
Clonee,  
Dublin 15,  
Ireland.

Telephone: 1-800 938 984

Vintage Corporate Ireland may be contacted by email at: [info@vintagecorporate.ie](mailto:info@vintagecorporate.ie)

## 2. Authorisation by the Central Bank of Ireland

Vintage Wealth International Limited trading as Vintage Corporate Ireland (C439949) is authorised and regulated by the Central Bank of Ireland as an Insurance Intermediary under the European Union (Insurance Distribution) Regulations 2018.

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 of Ireland on 1-890 777 777 or alternatively visit their website at: [www.centralbank.ie](http://www.centralbank.ie)

## 3. Codes of conduct

Vintage Corporate Ireland is subject to the Consumer Protection Code, Minimum Competency Code and Fitness and 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)

## 4. Our services

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life and pensions insurance products. A full list of insurers with which we deal is available on request.

We provide pension and life assurance advice on a limited analysis basis: we provide services on a limited number of contracts with product producers for whom we exclusively conduct insurance distribution business. We are remunerated by commission for our investment intermediary services.

We will assist you with any queries you may have in relation to the policies or in the event of a claim during the life of the policy and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is 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 permanent health insurance and serious illness policies.

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

---

We will also offer you assistance in relation to processing claims on policies taken out with us and in seeking renewal terms on your cover.

To ensure continuity of cover, where you have an existing policy which is due to expire and where we have been unable to contact you, we may put continuing cover in force whilst awaiting your instruction. You will be liable for any premiums payable to the relevant insurer for the period of time between renewal and when we receive your instruction. You have the right not to use this service.

## 5. Statement of charges

We are remunerated by commission from product producers on the completion of business. A summary of the details of arrangements for commission paid to us which have agreed with product providers is available in our office or on our website: [www.vintagecorporate.ie](http://www.vintagecorporate.ie)

## 6. Sustainability factors & suitability preferences

We are required to gather information about your preferences around sustainability because these relate to your approach to investing and investments. Your sustainability preferences will be captured as part of the initial fact finding exercise.

When providing advice, the firm does not currently consider the adverse impacts of investment decisions on sustainability and is not able to incorporate your sustainability preferences. This is because the information available to us in product producers' literature to compare financial products and to make informed investment decisions about ESG (environmental, social and governance) products is not sufficient at present to allow us to make a reliable comparison. We expect that this position will change, and we will revisit our decision within six months. When we are satisfied that we can do so, your sustainability preferences will form part of the assessment of investments that are suitable for you.

## 7. 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. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up-to-date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances or failure to request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

## 8. Disclosure of information

You are required to answer all questions posed by us or the insurer honestly and with reasonable care – the test will be that of the 'average consumer'. Average consumer as defined in Directive No. 2005/29/EC of the European Parliament and of the Council of 11 May 2005 is "reasonably well informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors".

Specific questions will be asked. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged.

An insurer may repudiate liability or limit the amount paid on foot of the contract of insurance, only if it establishes that non-disclosure of material information was an effective cause of the insurer entering into the relevant contract of insurance and on the terms on which it did.

Completed proposal forms or Statements of Facts will be provided to you. These are important documents because they form the basis of insurance contract between the insurer and you the consumer. You should review and confirm that the answers contained within are true and accurate.

## 9. 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. A full copy of our conflicts of interest policy is available on request.

## 10. Defaulting on payments

We will exercise our legal rights to receive any payments due to us from clients for services provided. In particular,

without limitation to the generality of the foregoing, we will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client.

In the event of default on payments due under policies of insurance or other products arranged for you, product producers may withdraw benefits or cover. We would refer you to policy documents or product terms for the details of such provisions.

## 11. Complaints

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. We will acknowledge your complaint in writing within 5 business days and we will fully investigate it. 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 made and we will issue a final response within no more than 40 business days. 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 and Pensions Ombudsman (FSPO). A full copy of our Complaints Procedure is available on request.

## 12. Data protection

Vintage Corporate Ireland is subject to the requirements of the General Data Protection Regulation 2018 ("GDPR") and the Irish Data Protection Act 2018.

Vintage Corporate Ireland 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 will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice, this will be given to all our clients at the time of data collection.

We will ensure that our Privacy Notice is easily accessible. Please refer to our website; [www.vintagecorporate.ie/PrivacyNotice](http://www.vintagecorporate.ie/PrivacyNotice). If this not suitable we will send you a printed copy or read it out to you.

Please contact us at: [compliance@vintagecorporate.ie](mailto:compliance@vintagecorporate.ie) if you have any concerns about your personal data.

## 13. Compensation scheme

We are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd.

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



Vintage Wealth International Limited trading as Vintage Corporate Ireland is regulated by the Central Bank of Ireland. Registered in Ireland No. 676822. Registered office: F10, Bracetown Business Park, Clonee, Dublin 15.

**Call: 1800 938 984**

**Visit: [vintagecorporate.ie](http://vintagecorporate.ie)**

**Find us at:**

F10, Bracetown Business Park,  
Clonee Dublin 15