SEASTONE

TERMS OF BUSINESS

These Terms of Business apply from 30th September 2026 and set out the general terms under which Seastone Financial Limited trading as SeaStone, Financial Innovations, MyMortgages.ie, MyLifeCover and MyWealthManagement will provide services to you and the respective duties and responsibilities of both us and you in relation to such services. Where you engage with us through any of our trading names or websites, your contractual relationship is with Seastone Financial Limited. Please ensure 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 of Business, we will notify you.

Authorisation and Codes of Conduct

Seastone Financial Limited trading as SeaStone, Financial Innovations, MyMortgages.ie, MyLifeCover and MyWealthManagement is regulated by the Central Bank of Ireland. Our authorisation can be checked on the Central Bank of Ireland registers website at www.centralbank.ie or by calling the Central Bank on 01 224 6000 to verify our credentials. Our Central Bank reference number is C37885. Seastone Financial Limited is registered in Ireland under company registration number 400507. We are also subject to the Consumer Protection Code, Minimum Competency Code and Fitness and Probity Standards, which offer protection to consumers. These codes can also be found on the Central Bank's website. Seastone Financial Limited is a member of Brokers Ireland.

Our Services

We are an Insurance, Investment and Mortgage Credit Intermediary. Our principal business is to provide advice and arrange transactions on behalf of our clients in relation to life, pensions, investments, insurance-based investment products and mortgage products. We are not under a contractual obligation to conduct insurance distribution business exclusively with one or more insurance undertakings. In relation to mortgage credit, we provide advice from the range of lenders available to us through the Irish broker channel and with whom Seastone Financial Limited holds agencies. In relation to insurance, pensions and investment products, we provide advice from the selection of product providers with whom Seastone Financial Limited holds agencies. We recommend the product that, in our professional opinion, is best suited to your needs and objectives from the products and lenders available to us.

As part of the process when giving our clients advice on Investments we will need to gather information with regard to your investment knowledge and experience, if this information is not provided, we will not be in a position to determine whether the product is appropriate for you.

Conflicts of interest

It is our policy 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. Seastone Financial Limited may receive commission or other remuneration from the lenders, insurers and product providers with whom we hold agencies for business you transact through us. Any commission or remuneration received will not affect our obligation to act honestly, fairly and professionally in your best interests, and any recommendation we make will be based on our assessment of your needs and objectives.

Governing Law and Business Succession

These Terms of Business shall be governed by and construed in all respects according to the laws of the Republic of Ireland and will be deemed to cover any successors in business to Seastone Financial Limited trading as SeaStone, Financial Innovations, MyMortgages.ie, MyLifeCover and MyWealthManagement. Any dispute arising hereunder shall be subject to the exclusive jurisdiction of the applicable courts located in the Republic of Ireland.

The providers and lenders with whom Seastone Financial Limited holds agencies include the following and may be updated from time to time.

Investment & Life Companies	
Aviva Life & Pensions Ireland DAC	J & E Davy
BCP Asset Management DAC	Newcourt Retirement Fund Managers Limited
Broker Solutions	New Ireland Assurance Company plc
Cantor Fitzgerald Ireland	Royal London
Greenman Investments	Standard Life International Dac
Independent Trustee Company Limited	
Irish Life	Zurich Life & Pensions plc
Mortgages	
Avant Money	Haven Mortgages Limited
Bank of Ireland Mortgages	Núa
Brokers Ireland Network Services Ltd	PTSB
Dilosk DAC	Seniors Money Mortgages (Ireland) DAC
MoCo	CapitalFlow Group DAC

Mortgages

Through the lenders and other undertakings with which Seastone Financial Limited holds agencies, we can provide advice on and arrange mortgage credit products including fixed-rate mortgages, variable-rate mortgages, capital and interest mortgages, interest-only mortgages, pension mortgages, endowment mortgages and

residential investment property mortgages. We provide mortgage advice from the range of lenders available to us through the Irish broker channel and with whom Seastone Financial Limited holds agencies.

Before we can provide advice on housing loans or mortgage credit, we will need to collect sufficient information from you to assess your needs, objectives, financial circumstances, affordability and creditworthiness. This information should be provided promptly when requested. Where the creditor is unable to carry out an assessment of creditworthiness because you choose not to provide the information or verification required for that assessment, the credit cannot be granted.

Disclosure of information
We act as your representative to the companies we have agencies with, and 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. However, it is your responsibility to read the policy documents, literature and brochures to ensure you understand the nature of the policy cover. Material information about medical history, non-smoker status, occupation category and any hazardous pursuits are central to underwriting decisions and it is imperative all information you provide to the insurer is accurate and complete.

You are under a duty to answer all questions posed by the insurer or us on your behalf, honestly and with reasonable care.

It is presumed, unless the contrary is shown, you would know all questions in an application or at renewal are material to the risk undertaken by the insurer or the calculation of the premium by the insurer, or both. Any failure to disclose material information may invalidate a claim and render your policy void.
You must inform and disclose any material information including any material changes that might take place between the time you complete an application form and the time you pay the first premium.

Seastone Financial Limited will consider adverse impacts of investment decisions on sustainability factors in its investment and insurance-based investment advice, where applicable.

We act as your representative to the lenders we have agencies with, and we will provide assistance to you for any queries you may have in relation to the loan application. However, it is your responsibility to read the loan documents, to ensure that you understand the nature of your loan. Material information are central to underwriting decisions and it is imperative that all information you provide to the lenders is accurate and complete. You must inform and disclose any material information including any material changes that might take place between the time you complete an application form and the time you draw down your loan.

To assist us in providing you with a comprehensive service and to keep our records as up-to-date as possible, please notify us of any changes to your personal circumstances, e.g. name change, change of address, etc. Seastone Financial Limited may share your personal information with third parties including, but not limited to, associated and partner companies, including Including MyWealthManagement Limited, MyMortgages Limited, Fidem Private Clients Limited, Axiom Private Clients Limited and Adelphi Financial Brokers Limited who may contact you regarding the sale of various products including mortgage protection.

Direct Marketing
We may make contact with you in relation to the range of services we provide or services provided by our associated or partner companies which may be of interest to you, and share relevant information where permitted. Seastone Financial Limited will still be allowed to contact you in relation to the business you have been advised on, even if you opt out of marketing material. You have the right to be removed from our marketing lists in the future by unsubscribing or by contacting us and requesting same. We may also use automated data processing or profiling to allow us to give you quotes etc., and for marketing purposes.

Sustainable Investing
We will gather your preferences in relation to Sustainable Investing and include them in our Statement of Suitability for you, where relevant. Ultimately, it is the product producers with whom we hold agencies that build the investment products we advise on, and it will be their documentation we rely on when advising you on sustainable investments. All information regarding Sustainable Finance Disclosures will be provided by the product producers, and their brochures and documents will outline their disclosures.

Remuneration
A fee of €500 is payable for all applications, however this fee will be waived for clients that are incepting a Mortgage Protection policy through our sister company MyLifeCover BEFORE we submit your mortgage application.

Seastone Financial Limited is remunerated by commission from lenders and/or product providers. An additional fee only applies in certain circumstances, but this will be discussed and agreed with you prior to submitting your application. We reserve the right to charge up to five thousand euro for a mortgage case; however, this will be agreed in advance.
We may receive up to one per centum, or whatever maximum is applicable, of the loan for arranging mortgage finance. This commission is paid by the mortgage lender. 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. The actual amount of commission will be disclosed at a later stage in the ESIS (European Standardised Information Sheet), which will be forwarded to you at loan offer stage. You have the right to request the variation in levels of commission payable by the different lenders with whom Seastone Financial Limited holds agencies.

We also may charge a fee of €500 up to one per centum of the

mortgage amount for Residential Investment Properties advice and applications. 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. A full list of lenders and remuneration is available on request.

You agree to engage Seastone Financial Limited on a sole mortgage basis. This means that once you engage Seastone Financial Limited you will not make any other mortgage applications and will discontinue any applications already submitted. In the event where Seastone Financial Limited has obtained Approval in Principle for you and you draw down a mortgage but not through Seastone Financial Limited, Seastone Financial Limited reserves the right to charge you a fee equivalent to one per centum of the approval amount.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will give an estimate of this rate in advance of providing you with services.

The acceptance by Seastone Financial Limited of a completed loan application DOES NOT in itself constitute the effecting of a mortgage. It is only when the lender confirms the approval of the loan that it is valid. If your mortgage is not approved due to an adverse credit history and same was not advised to Seastone Financial Limited in advance of submitting the application, a fee of €500 is payable to Seastone Financial Limited.

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. Please 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.

Default on Payments by Clients
We will exercise our legal right to receive payments due to us from clients (fees) for services provided. Product producers may withdraw benefits or cover in the event of default on payments due under policies or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions. 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.

Client Monies & Receipts
We request that all cheques or negotiable instruments are made payable to the appropriate Product Provider for Life, Pensions, Investment business and to lenders. We shall issue a receipt for each payment received. These receipts are issued with your protection in mind and should be stored safely. Every effort is made to ensure that clients' money is transmitted to the appropriate Product Provider without delay. We are not authorised to accept cash.
The acceptance by Seastone Financial Limited of a completed proposal DOES NOT in itself constitute the effecting of a policy. It is only when the provider or lender confirms that the policy is in place or the loan is drawn down that your policy or loan is live.

Complaints
We have a complaints procedure in place which is available on request. Your complaint can be made in writing, by email, by telephone or face to face. If your complaint is made face to face or by phone, we will write to you to confirm our understanding of your complaint. We will acknowledge your complaint within 5 business days, advising you of the name of the person dealing with your complaint on behalf of the company. Please address any complaint to Seastone Financial Limited, 51 South Mall, Cork. If you are dissatisfied with the outcome of our investigation, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, telephone 01 567 7000 or email info@fspo.ie.

Data Protection
Seastone Financial Limited complies with the requirements of the Data Protection Regulation. The data will be processed only in ways compatible with the purposes for which it was given. We will provide you with a separate Data Privacy Notice, which will outline exactly how, what and where we use your data. We may receive referrals from partner firms and may advise them of any transactions arranged for you. We use various customer relationship management (CRM) systems and work with third-party providers to deliver and administer our services. While we apply appropriate safeguards and adhere to applicable data protection legislation and our Privacy Notice, electronic transmission and storage of data carry inherent risks. Clients provide information electronically at their own risk to the extent permitted by law; this does not exclude or limit our data protection obligations or clients' statutory rights.

Switching
If you switch mortgage provider not through Seastone Financial Limited and there is a full or partial commission clawback, Seastone Financial Limited reserves the right to recover same from you. The best way to avoid this situation is to use Seastone Financial Limited to switch your mortgage.

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 the Act. Compensation may be payable where money or investment instruments owned 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 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 the client's loss is recognized 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 DAC at 01 224 4955.

Use of Artificial Intelligence

Seastone Financial Limited uses artificial intelligence (AI) tools to support document processing and review, drafting and summarising communications, and internal administration. This may include transcribing and summarising telephone calls and video meetings.

These tools assist our staff and remain subject to human oversight. They do not replace professional judgement or make decisions about clients independently. Any personal data processed through these tools is handled in accordance with applicable data protection legislation and our Privacy Notice. Please contact us if you have any questions about our use of AI.