

## **GENERAL DISTANCE MARKETING INFORMATION**

**THIS INFORMATION DOCUMENT APPLIES TO YOU IF YOU HAVE DEALT WITH US AT DISTANCE (for example over the phone, post, internet and through social media). IN OTHER WORDS WHERE THERE IS NO FACE-TO-FACE CONTACT BETWEEN YOU AND US OR BETWEEN YOU AND A PRODUCT PROVIDER THAT WE HAVE AN AGENCY AGREEMENT WITH.**

S.I. No. 853/2004 - European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004

### **Information about us**

We are Declan Maher Financial Services Limited trading as Fairstone based in 1A Liberty Square, Thurles, Co Tipperary.

We can be contacted on the telephone number listed in this document and on the following email address: [Thurles@fairstone.ie](mailto:Thurles@fairstone.ie).

We are a Limited Company registered with the Companies Registration Office under number 555773. We are regulated by the Central Bank of Ireland with a reference number of C138545. Further information can be obtained by checking the register. <http://registers.centralbank.ie/>

### **Information about the financial services**

We are an Insurance Intermediary, Investment Business Firm and Investment Product Intermediary. Our principal business is to provide financial advice and arrange products and services on behalf of our clients in relation to Life, Income Protection, Pensions and Investments needs. We hold letters of appointment and agency agreements with several product providers and their information is listed within our Terms of Business.

We will provide our clients with financial planning consultations or specific financial advice in relation to their individual financial needs and personal circumstances and where appropriate they will have the option to take up products that are deemed suitable to them.

Declan Maher Financial Services Limited trading as Fairstone and these product providers will provide the customer with specific pre- contractual documentation depending on the type of product that you decide to take out following your financial consultation. If you proceed to take out a contract, all terms & conditions including premiums due, and the term of the contract will be confirmed by the provider in a Policy Schedule.

### **Information about the financial products that we provide advice on**

Investment and Pension products are designed for medium to long term commitments and as such there is a risk that you may lose some or all of your money invested. In addition, relying on past performance is in no way a reliable indicator to the future performance of funds.

Life, serious illness and income protection products are designed to replace money or income if a customer is unable to work or unfortunately dies. However, there is a risk that the Life Company will not pay out, where a customer has not disclosed any material, medical or other facts.

### **Fees and Charges**

Our current appointment fees are set out below. This is the maximum amount we will charge for these consultations; however we may run free or discounted consultations for specified periods of time, but we will not charge more than the stated amount:

Financial Planning Consultation: €199  
Pensions Consultation: €149  
Investment Consultation: €99  
Business Owner Consultation: €400

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. This can range from €80 per hour to €250 per hour. We will notify you in writing in advance and agree the scale of fees to be charged.

We are paid commissions by the companies that we place Life, Pensions & Investment business with and the details of each of these commission structures are set out on our website <https://www.fairstone.ie/charges/>

### **Right to Cancel**

A cooling-off period applies in which you can cancel any new contract. Cooling off Notices are issued for Life; Investment & Pension business and the period is 30 days. If any contract is cancelled within this time all premiums paid will be refunded in full.

### **Complaints**

We have a complaints procedure in place which is available on request. Your complaint can be in writing, e-mail, telephone, or face to face.

All complaints must be sent to [complaints@fairstone.ie](mailto:complaints@fairstone.ie) or the Complaints Team, Fairstone Ireland Group, Maple House, Lower Kilmacud Road, Stillorgan, Co Dublin, A94 E3F2.

In the event, a customer is dissatisfied with the outcome of our investigation, they are entitled to refer the matter to the Financial Services & Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, Lo call 01 5677000 email [info@fspoi.ie](mailto:info@fspoi.ie)

## **Investor Compensation**

We are members of the 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.

## **Legal Jurisdiction and Language**

We are governed by the laws of the Republic of Ireland and all contractual terms and conditions will be provided to you in English.