

## 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 WITH.**

(Distance Marketing of Consumer Financial Services) Regulations as amended)

### Information about us

Murray and Spelman (Financial Services) Ltd is a partner firm of the Fairstone Ireland Group which is a subsidiary of the Fairstone Group UK. We are based in GFSC, Tuam Road, Galway, H91 P6NA. We can be contacted on the telephone number listed in this document and on the following email addresses: [galwayhub@fairstone.ie](mailto:galwayhub@fairstone.ie)

We are a limited company registered with the Companies Registration Office under number 409588. We are regulated by the Central Bank of Ireland with an authorisation number of C40134. Further information can be obtained by checking the register. <http://registers.centralbank.ie/>

### Information about the financial services

We are an Insurance, Investment and Mortgage Credit 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, Investments and Mortgage 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.

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 and income protection policy 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.

Mortgage products allow customers to purchase or refinance their property. Mortgage terms can be up to 35 years. Security is required and subject to lender underwriting requirements. The variable interest rate can go up and down, unless the mortgage is fixed, which may require you to pay an early redemption fee.

Where a borrower does not repay their mortgage, then their loan will go into arrears and the property may be repossessed by the lender, and it could impact your current credit rating.

### 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:

Fee structure:

Financial Planning Consultations:	€199
Pensions Consultation:	€149
Mortgage Consultation:	€199
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 €200 per hour to €500 per hour. We will notify you in writing in advance and agree the scale of fees to be charged. Our services do not include ongoing suitability assessments.

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: [www.fairstone.ie](http://www.fairstone.ie)

In relation to Mortgages, we may receive up to 1% of your loan for arranging the mortgage from any of the lenders of whom

we have a letter of appointment.

## 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. In relation to mortgages, you do not have the right to cancel the contract, once a mortgage is drawn down, however you will have the option to repay the mortgage early.

## 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@fspo.ie](mailto:info@fspo.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.

We are also members of the Brokers Ireland Compensation Fund. Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

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