

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 Fermat Point Limited trading as Fairstone based in 5 Marine Terrace, Dun Laoghaire, Dublin, A96 H9T8

We can be contacted on the telephone number listed in this document and on the following email address: Dunlaoghaire@fairstone.ie.

We are a Limited Company registered with the Companies Registration Office under number 525243.

Information about the financial services

Our principal business is to provide financial advice and arrange products and services on behalf of our clients.

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.

Fermat Point 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 services and products that we provide advice on

Our wealth management services 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.

Fees and Charges

Our Financial Planning and Wealth Management fees for activities not regulated by the Central Bank of Ireland are set out in a letter of engagement and reflect the complexity, value of specialist skills or urgency of the matter. Indicative fees are in the range of €2,500 to €10,000 plus VAT. A fee proposal will be provided in the letter of engagement.

Financial planning fees may be offset at our absolute discretion by commissions received when implementing our recommendations.

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 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, alternative resolutions methods may be available.

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.