

**DIRECT MARKETING**

I / We consent to Power Life & Pensions Ltd making contact with me/us in relation to the Pensions, Life Assurance , health Insurance (customer to delete where applicable) provided by Power Life & Pensions Ltd.

*Please tick each of the ways in which you wish us to contact you;*

Letter  Landline  Mobile Phone  Email  SMS Text

**Terms of Business of Power Life & Pensions Ltd**

These terms of business will remain in force and shall apply to any business service provided to you now or at a future date. Should my firm change any of its business terms at a future date I will advise you at our next meeting.

- The full name and address of the firm is set out on the top of this document.
- Power Life & Pensions Ltd is authorised and regulated by the Central Bank of Ireland. Central Bank reference number is 29492.
- Power Life & Pensions Ltd is registered to undertake insurance mediation under the European Union ( Insurance Distribution) Regulations 2018, as an Investment Intermediary, authorised under Section 10 of the Investment Intermediaries Act, 1995, and as an Investment Product Intermediary, under Section 31 of the Investment Intermediaries Act, 1995 (as amended). 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 1890 777 777 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials. (Our reference number is 29492)
- Power Life & Pensions Ltd is subject to the Minimum Competency Code 2011, the Consumer Protection Code 2012 and Fitness and Probity standards which can be viewed on [www.centralbank.ie](http://www.centralbank.ie)
- Power Life & Pensions Ltd offers a range of products and services including life assurance, pensions and investments.

# Power

LIFE & PENSIONS LIMITED

Kitestown,  
Crossabeg,  
Co. Wexford.  
Y35T205

- Pensions &  
Retirement Planning

Date: \_\_\_\_\_

- Life Assurance

## Terms of Business

T: (053) 9120813  
M: (086) 254 9612  
E: john.power@powerlifeandpensions.com  
www.powerlifeandpensions.com  
www.annuities.ie

- Investments

Dear

I attach for your information a document setting out the terms under which my firm will provide insurance and investment business services to you.

- Deposit Broker

You should read through this document and if there are any matters on which you require clarification I will be happy to explain the matter in more detail.

- Serious Illness  
Cover

These terms will remain in force and shall apply to any business service provided to you now or at a future date. Should my firm change any of its business terms at a future date I will advise you in writing in advance of the changes.

- Keyman  
Cover

## Data Protection

Power Life & Pensions Ltd complies with the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. Your data will be passed to the relevant product producers with whom Power Life & Pensions Ltd has agencies for the purpose of arranging transactions agreed with you.

- Partnership  
Cover

- Co. Directors  
Cover

Yours sincerely,

\_\_\_\_\_

**John Power**

- Estate Planning

## CLIENT ACKNOWLEDGEMENT

- Income Protection  
Cover

***I/We acknowledge and confirm that I/we have been provided with a copy of the Terms of Business of Power Life & Pensions Ltd and that I/we have read through and understand these terms.***

- School &  
Educational Fees

***I/We acknowledge and confirm that I/we have been provided with a copy of the Privacy Notice of Power Life & Pensions Ltd and that I/we have read through and understand the document contents.***

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

out' of receiving marketing material. You have a right to see the information that is held on you and you can do this by writing to me at the address given. We would like to contact you by way of letter, email or telephone call. If you would like to receive to receive such marketing information please complete the permission statements contained in the Terms of Business Client Acknowledgement Letter attached. You have the right at any time to request a copy of any 'personal data' within the meaning of the GDPR) that our office holds about you and to have any inaccuracies in that information corrected. Please contact us at [john.power@powerlifeandpensions.com](mailto:john.power@powerlifeandpensions.com) if you have any queries about your personal data.

- It is the policy of Power Life & Pensions Ltd to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this in writing before proceeding to provide any business service. If you have not been advised on any such conflict you are entitled to assume that none arises.
- Power Life & Pensions Ltd will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided by it and to be reimbursed for any value obtained by it for clients arising from payments to it by clients which subsequently default. Irish Life Assurance Plc may withdraw benefits on default of payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.
- Any complaint that you may have in relation to the business services provided should be made in writing to Power Life & Pensions Ltd outlining the nature of your complaint. All complaints will be acknowledged in writing within 5 business days of the complaint being received. The complaint will be fully investigated by Power Life & Pensions Ltd and a full response will be provided to you as soon as possible. We will aim to provide this response not later than 40 business days from receipt of your complaint and will provide you with a regular update on the progress of the investigation of the complaint at intervals of not greater than 20 business days, starting from the date on which the complaint was made. In the event that you remain dissatisfied with the firm's handling of and response to your complaint you are entitled to refer your complaint to the Financial Services and Pensions Ombudsman (contact details overleaf).

Financial Services and Pensions Ombudsman  
Lincoln House  
Lincoln Place  
Dublin 2  
Phone: 01 567 7000  
E-mail: [info@fspoi.ie](mailto:info@fspoi.ie)  
Website: [www.fspoi.ie](http://www.fspoi.ie)