



# Fusion Financial Planning Ltd. t/a Mind My Money

6, Glencairn Park  
Sandyford  
D18 N9R3  
T: 01 4933 880  
E: aaron@fusionfp.ie

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

## Terms of Business

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.

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.

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 at our next meeting.

## Data Protection

**Fusion Financial Planning Limited t/a Mind My Money** 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 **Fusion Financial Planning Limited t/a Mind My Money** has agencies for the purpose of arranging transactions agreed with you.

Yours sincerely,

\_\_\_\_\_

**Fusion Financial Planning Limited**  
**t/a Mind My Money**

**Office: 01 493 3880**  
**Mobile: 086 850 7953**  
**E-Mail: aaron@fusionfp.ie**



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### CLIENT ACKNOWLEDGEMENT

*I/We acknowledge and confirm that I/we have been provided with a copy of the Terms of Business of Fusion Financial Planning Limited t/a Mind My Money and that I/we have read through, understand and consent to these terms.*

*I/We acknowledge and confirm that I/we have been provided with a copy of the Data Privacy Notice of Fusion Financial Planning Limited t/a Mind My Money and that I/we have read through and understand the document contents.*

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### DIRECT MARKETING

I / We consent to **Fusion Financial Planning Limited t/a Mind My Money** making contact with me/us in relation to the protection, savings, investments, pension, retirement and other appropriate products that may help in my financial affairs (customer to delete where applicable) provided by **Fusion Financial Planning Limited t/a Mind My Money**.

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

Letter

Landline

Mobile Phone

Email

SMS Text

### THIRD PARTIES

**Fusion Financial Planning Limited t/a Mind My Money** will not pass on your details to any third parties.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### NOTE

You may opt out of this service at any time by writing to **Fusion Financial Planning Limited t/a Mind My Money** or by selecting the unsubscribe option on any email sent to you.

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## Terms of Business of Fusion Financial Planning Limited t/a Mind My Money

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.
- **Fusion Financial Planning Limited t/a Mind My Money** is authorised and regulated by the Central Bank of Ireland. Central Bank reference number is C422206.
- **Fusion Financial Planning Limited t/a Mind My Money** 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 C422206)
- **Fusion Financial Planning Limited t/a Mind My Money** is subject to the Minimum Competency Code and Regulations 2017, the Consumer Protection Code 2012 and, Fitness and Probity Standards 2014, which can be viewed on [www.centralbank.ie](http://www.centralbank.ie)
- **Fusion Financial Planning Limited t/a Mind My Money** offers a range of products and services including life assurance, pensions and investments.
- **Fusion Financial Planning Limited t/a Mind My Money** holds written appointments with a number of insurance undertakings, lenders and product producers; however, **Fusion Financial Planning Limited t/a Mind My Money** has selected one preferred product producer, Irish Life Assurance plc for life insurance plans (including life assurance, specified illness cover, income protection, unit linked savings, investments, and pension plans), tracker bonds, and Personal Retirement Savings Accounts (PRSAs). Analysis of the market will be limited to products provided by Irish Life Assurance plc. A list of the product producers with which **Fusion Financial Planning Limited t/a Mind My Money** holds an agency appointment outlined at the end of this document.
- **Fusion Financial Planning Limited t/a Mind My Money** may receive commission and other payments from the life assurance provider to whom orders are transmitted. Summary details of these payments will be included in a product information document, under the Customer Information Notice section, which you are legally entitled to receive before an application for a product is completed. These payments are included in the charges of your product. Any ongoing commission shown in the Customer Information Notice will be paid to me as long as I continue to be your Financial Adviser. The full details of the commission **Fusion Financial Planning Limited t/a Mind My Money** receives for Life Assurance products (excluding Company Pension products) will be included in your Welcome Pack which is issued to you. Details of company pension and bank products' commission are available upon request. In certain circumstances the firm may charge you a fee for the services provided. If we do this we will provide you with a written estimate of this in advance of providing any business service.

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- **Fusion Financial Planning Limited t/a Mind My Money** complies with the requirements of 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 **Fusion Financial Planning Limited t/a Mind My Money** has agencies for the purpose of arranging transactions agreed with you. Your data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice and Data Protection Policy and Procedures. This information will only be used to provide you with business services, to meet any legal and regulatory obligations, and for legitimate business reasons. From time to time, we will send information about other financial products and services, provided by us or associated companies with which we have a formal business arrangement, which we think may be of interest to you. You have the right to ask us not to send you this marketing material and, at any time you can 'opt 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, telephone call or SMS text message. If you would like 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 [aaron@fusionfp.ie](mailto:aaron@fusionfp.ie) if you have any queries about your personal data.
- It is the policy of **Fusion Financial Planning Limited t/a Mind My Money** 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.
- **Fusion Financial Planning Limited t/a Mind My Money** will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided. 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 **Fusion Financial Planning Limited t/a Mind My Money** 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 **Fusion Financial Planning Limited t/a Mind My Money** 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 below).

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

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- **Fusion Financial Planning Limited t/a Mind My Money** is a member of the investor compensation scheme run by the Investor Compensation Company Limited. The scheme provides a way of paying certain investors compensation, subject to the relevant limits, if they suffer financial loss caused by an investment firm being unable to meet its financial obligations (in other words, pay everything it owes). In the event that a right to compensation is established, the amount payable is the lesser of ninety per cent of your loss, which is recognised as being eligible for compensation, or €20,000.
- Investment Products; while **Fusion Financial Planning Limited t/a Mind My Money** considers the approach taken by Irish Life Assurance plc in terms of them integrating sustainability risks into their product offering, as we have selected one preferred provider for investment products, analysis when choosing a suitable investment product for you will be limited to products provided by Irish Life Assurance plc. However, should you specifically seek a financial product which has sustainable investment as its sole / specific objective, and no such product is available from the range of products offered by Irish Life Assurance plc, **Fusion Financial Planning Limited t/a Mind My Money** will conduct analysis of the product offerings available from the other insurance undertakings, lenders and product producers with whom **Fusion Financial Planning Limited t/a Mind My Money** holds written appointments.

When providing advice, the **Fusion Financial Planning Limited t/a Mind My Money** does not consider the adverse impacts of investment decisions on sustainability. The firm will review this annually and make revisions when and if appropriate.

These Terms of Business are effective from **10 March 2021**

## Insurance Undertakings:

The following are a list of Insurance undertakings and product producers from which letters of appointment are held by Fusion Financial Planning Limited t/a Mind My Money.

Irish Life Assurance plc  
Aviva Life and Pensions  
New Ireland Life Assurance plc  
Royal London Assurance Co.  
Standard Life Assurance Ltd.  
Utmost PanEurope DAC  
Zurich Life Assurance plc

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