



Omega Financial Management

Terms of Business

OFM Financial Ltd T/A Omega Financial Management is regulated by the Central Bank of Ireland as a Multi - Agency Intermediary and Deposit broker under the Investment Intermediaries Act 1995 as amended, as a Mortgage Intermediary under the Consumer Credit Act 1995 as amended and as an Insurance Intermediary under the Insurance Mediation Directive 2005 and the Consumer Credit Act, 1995, as amended. Copies of our statements of Authorised Status from the Central Bank of Ireland are on display in our office and available on request.

OFM Financial Ltd T/A Omega Financial Management is regulated by the Central Bank of Ireland, and is located at:

Suite 33, The Mall
Beacon Court,
Sandyford,
Dublin 18
FREEPOST 3345
Co Dublin
Lo-call – 1850 260 261 T: 01 2938554 F: 01 2931948

This firm is subject to the Central Bank of Ireland codes of conduct: The Consumer Protection Code, The Consumer Credit Act 1995, as amended, The Minimum Competency Code, The Fitness & Probity Standards and the Handbook of Prudential Requirements for Authorised Advisors and Restricted Intermediaries. This firm must comply with these codes which offer protection to a consumer and these codes can be found on www.centralbank.ie

Services Provided

Our firm provides its Life, Investment, Pension, Savings and Investment services to our clients on a fair analysis basis. “Fair analysis of the market” means that our firm provides its Life, Investment, Pension, Savings and Investment services on the basis of a sufficiently large number of contracts and product producers available on the market to enable our firm to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet our clients consumer’s needs.

When our firm provides Mortgage, deposit and health insurance services to clients we provide this service on a limited analysis basis meaning that our firm provides mortgage, deposit and health insurance services on the basis of a limited number of contracts and product producers available on the market.

A full list of the Product Producers and Mortgage Providers with which we hold a written appointment is available on request. We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for, the financial institutions with which we place business.

Remuneration Structure

We are remunerated by the Insurance Companies and Product Producers to whom orders are transmitted for new business, on renewal of existing business and/or based on the levels of business introduced; remuneration details are available on request.

- we also provide the facility to pay for our services by fee

Conflicts of Interest

Our employees are required to comply with a policy of independence and disregard any conflict of interest when making a recommendation to you.

Failure to Pay or Default

Product producers may withdraw on benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your policy terms and conditions. We will also exercise our legal right to receive any payments due to us for business services provided in the event of a default in payment.

Complaints Procedure

We have a written complaints procedure for the effective handling of all complaints:

- We will acknowledge receipt of your complaint in writing within 5 working days.
- A written update will be issued to you every 20 days by a nominated individual within our firm.
- A comprehensive response to your complaint will be issued within 8 weeks of receipt of your initial complaint.
- In the event of failure to resolve your complaint you may raise the matter with the Financial Services Ombudsman Bureau Lo Call: 1890 88 20 90 enquiries@financialombudsman.ie
- Our full Complaints Procedure is available on request

Compensation Scheme

We are members of the Investor Compensation Scheme established under Section 38 of the Investor Compensation Act 1998. The Act provides that compensation shall be paid to eligible investors (as defined in the Act) to the extent of 90% of an investor's net loss or €20,000, whichever is the lesser and is recognised as being eligible for compensation. Full details of this scheme are available on request.

Data Protection

We collect your personal details in order to provide the highest standard of service to you. We take great care with the information provided; taking steps to keep it secure and to ensure it is used only for legitimate purposes. The information and other data provided to our office may be used to advise you of products and services we may offer from time to time.

Please note that the information we ask for is necessary and without it we may not be able to advise you fully under the Central Bank of Ireland Consumer Protection Code. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected.

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Effective Date: 21st August 2015