AUGUSTA ADVISORY

TERMS OF BUSINESS

Consumer information and service terms

Firm information	Details
Legal name	Augusta Advisory Limited
Company number	801292
Central Bank reference	C573139
Address	Abhai-lea, Lea, Portarlington, Co. Laois, R32 N2W7
Telephone	087 269 4095
Website	www.augustaadvisory.ie
Effective date	29 September 2026
Document status	These Terms of Business are current and up to date as at the effective date above.

Please read this document carefully. It explains the basis on which Augusta Advisory Limited provides regulated financial services, the scope of our service, how we are paid, how conflicts and complaints are handled, and important information about your rights and responsibilities.

Augusta Advisory Limited is regulated by the Central Bank of Ireland.

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1. Our service proposition

Our service proposition is structured around two core offerings. The precise scope, deliverables, review frequency and charges applicable to you will be agreed before work begins.

1.1 Full Advisory Service

A comprehensive discovery and financial-planning process followed by ongoing reviews at pre-agreed intervals. This service is intended for clients seeking a continuing advisory relationship and is delivered on a retained basis.

Lifestyle Planning

We develop an understanding of your personal and family circumstances, priorities and short-, medium- and long-term objectives. We work with you to quantify the cost of your current and desired future lifestyle and the milestones that matter to you.

Financial Planning

We undertake financial modelling and strategic analysis, including a review of relevant existing arrangements, resources, income and expenditure, to develop a financial roadmap aligned with your objectives.

Financial Advice

Where appropriate, we provide tailored recommendations on regulated financial products and solutions. Recommendations are documented in writing and explain the principal reasons for the advice, including relevant benefits, costs, risks, disadvantages and alternatives.

- Comprehensive lifestyle and financial-planning analysis.
- Financial needs assessment and goal setting.
- Ongoing review meetings at the frequency agreed with you.

1.2 Traditional Transactional Service

This is a once-off, single-issue or transactional service and may include some or all of the activities above. Where a product is recommended and you ask us to implement it, we may arrange the transaction on your behalf. The project scope and basis of payment will be agreed in advance.

2. Regulatory status, scope and market analysis

2.1 Regulatory status

Augusta Advisory Limited ("Augusta", "we", "us" or "our") is regulated by the Central Bank of Ireland. Our Central Bank reference is C573139. Our regulatory status can be checked on the Central Bank registers at www.centralbank.ie.

We are subject to applicable Central Bank codes of conduct and regulations, including the Consumer Protection Code 2025, together with applicable Minimum Competency Standards and Fitness and Probity requirements. These requirements offer protections to consumers and are available on the Central Bank website.

2.2 Regulated activities

Our principal regulated business is the provision of advice and the arranging of transactions in relation to life assurance, pensions and investments, within the scope of our Central Bank authorisation and the appointments we hold with product producers.

2.3 Limited analysis of the market

We provide our intermediary services on a limited analysis of the market basis. This means that we consider a limited number of contracts and product producers available on the market. We are not tied to one product producer, but our service is not based on a fair analysis of the whole market. The product producers we currently intend to consider are listed in section 13. The providers considered for a particular recommendation may be narrower depending on the product type, your needs and our appointments at the time.

We do not describe our service as independent or as whole-of-market advice. If the range of services or providers relevant to you changes materially, we will explain the change as required.

3. Client information, suitability and ongoing reviews

To provide advice, we need sufficient information about your circumstances, needs and objectives. Depending on the service, this may include your financial position, knowledge and experience, investment objectives, attitude to risk, capacity for loss, time horizon, liquidity needs and sustainability preferences.

Where information required to assess suitability or appropriateness is not provided, we may be unable to provide the relevant advice or arrange the relevant transaction.

3.1 Your responsibility to provide accurate information

You should provide information that is complete and accurate and tell us promptly about material changes. For insurance applications, you must answer questions asked by the insurer, or by us on the insurer's behalf, honestly and with reasonable care. Incorrect or incomplete information can affect underwriting, policy terms, claims or benefits. You should review all application and policy documentation carefully.

3.2 Reviews and ongoing service

The review service that applies to you depends on the service you select and the written agreement with you. Full Advisory Service clients will receive reviews at the intervals agreed with them. A transactional engagement does not, by itself, include a continuing suitability review unless this is expressly agreed. You should contact us when your circumstances, objectives or financial position materially change.

4. Conflicts of interest

We maintain arrangements to identify, prevent and manage conflicts of interest. We seek to avoid conflicts where reasonably possible. Where a conflict cannot reasonably be avoided, we will disclose its nature and source and take steps to ensure it does not damage your interests.

Where the applicable rules permit us to proceed only after disclosure and acknowledgement, we will provide full and transparent written details of the conflict and will not proceed unless you acknowledge on paper or another durable medium that you understand the conflict and wish to proceed. We will also take all steps within our control to appropriately manage the conflict and minimise its impact on you.

Receipt of commission or other remuneration from a product producer does not remove our obligation to act honestly, fairly and professionally in your best interests. Details of our remuneration arrangements are addressed in section 5.

5. Charges, fees and remuneration

We will explain the basis on which we are paid before providing the relevant service. Charges may comprise a client-paid fee, commission or other remuneration from a product producer, or a combination of these, where permitted. A current schedule of our own charges is set out below and is also available from us. Our website contains the required summary of fees, commissions, other rewards and remuneration receivable from regulated entities.

5.1 Full Advisory Service

Service	Current charge
Full Advisory Service	€200 per month plus VAT per household, payable by direct debit, unless otherwise agreed in writing.

5.2 Traditional Transactional Service

The project parameters and payment basis are agreed case by case. Our current hourly rates are:

Role	Hourly rate
Director	€300 per hour plus VAT
Adviser	€150 per hour plus VAT
Support staff	€95 per hour plus VAT

Additional fees may be agreed for complex work, specialist skills or urgent work. The amount or method of calculating any fee will be explained in advance.

5.3 Commission and other remuneration

We may receive commission or other remuneration from product producers for arranging business. Before offering, recommending, arranging or providing a financial service where specific remuneration disclosure is required, we will disclose the nature and amount of the remuneration or, where the amount cannot then be ascertained, the method of calculating it, on paper or another durable medium and bring it specifically to your attention. Insurance remuneration disclosures will be made in accordance with the rules applicable to insurance distribution and the relevant provider documentation.

Where ongoing remuneration is receivable from a product producer, we will disclose the basis on which it is paid and the nature of the service provided to you in return. If we charge you a fee and also receive commission in respect of the same financial service, we will explain in advance whether the commission is offset against the fee. Unless otherwise agreed in writing, commission is not offset against our fees.

The summary published on our website includes, as applicable, sales commission, trail commission, relevant clawback provisions, other agreed fees or administrative costs and non-monetary benefits. Please ask us for clarification if required.

5.4 Illustrative maximum first-year commission ranges

The following ranges are a general guide only. The actual remuneration for a recommendation will be disclosed as required and may differ by product, provider, term and contribution structure.

Regular premium pension	Single premium pension	Regular life savings	Lump-sum investment	Protection
0-15%	0-7%	0-10%	0-3%	90-180% of first-year premium

6. Complaints

We operate a written complaints procedure, available on request. You may complain in writing, by email, by telephone or face to face. If a complaint is made orally, we will record it and confirm our understanding as appropriate.

- We will acknowledge a complaint in accordance with the applicable regulatory timeframe and provide a point of contact while it remains open.
- We will provide progress updates on paper or another durable medium at intervals of no more than 20 working days from receipt of the complaint.
- We will investigate and make reasonable efforts to resolve a complaint within 40 working days of receipt. If it remains unresolved after 40 working days, we will explain the anticipated timeframe and your right, where applicable, to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).
- Within 5 working days after completing our investigation, we will issue our decision, reasons and any applicable settlement terms, and explain the right to refer the matter to the FSPO where relevant.

Complaints should be addressed to: The Compliance Officer, Augusta Advisory Limited, Abhai-lea, Lea, Portarlington, Co. Laois, R32 N2W7.

If you are dissatisfied with our final response, or where the applicable complaint process permits, you may contact the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29; telephone +353 1 567 7000; www.fspo.ie.

7. Client money and commencement of cover

We do not hold client money. Payments intended for a product provider should be made directly to that provider using the payment methods it accepts. Any cheque or bank draft delivered to us for onward transmission must be payable to the relevant product provider. Payments from a product provider to you will be made directly to you or to an account in your name, subject to the provider's procedures.

Our receipt of a completed proposal or application does not itself mean that a policy, investment or pension arrangement is in force. Cover or investment commences only when confirmed by the relevant provider and subject to its terms and conditions.

8. Investor Compensation Scheme

Augusta Advisory Limited is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. A right to compensation may arise in the circumstances prescribed by that legislation where money or investment instruments that a covered firm holds on behalf of an eligible investor cannot be returned. Where a valid right to compensation is established, the statutory limit is the lesser of 90% of the eligible loss or €20,000. The scheme does not compensate for investment performance or ordinary market losses.

9. Anti-money laundering and financial crime

We are required to comply with applicable anti-money laundering, counter-terrorist financing and related financial-crime obligations. We will request identification, verification, source-of-funds, source-of-wealth and other information or documents where required and may make appropriate checks against relevant databases. We may be unable to begin or continue a transaction if satisfactory information or evidence is not provided.

Our legal obligations may restrict what we can tell you about certain enquiries, reports or actions taken under financial-crime legislation.

10. Data protection and communications

We process personal data in accordance with applicable data protection law, including the General Data Protection Regulation (GDPR) and the Data Protection Act 2018. Our detailed Privacy Notice explains, among other things, the purposes and lawful bases for processing, categories of recipients, retention periods,

international transfers where applicable, your data-protection rights and how to contact us about privacy matters.

We may need to process special-category personal data, including health information, where necessary for insurance advice, applications or underwriting and where a valid legal basis and any required condition for such processing applies. We may share relevant information with product providers, service providers and public or regulatory bodies where lawful and necessary.

We retain records for the periods required by applicable law and regulation and our retention policy. Regulatory record-retention requirements may mean that some records are kept for at least six years.

10.1 Electronic communications and telephone recording

Where we communicate electronically, we use appropriate arrangements intended to protect the security of information. If we intend to record a telephone conversation with you, we will inform you at the outset of the conversation.

10.2 Direct marketing

Administrative and service communications are separate from direct marketing. Where consent is required for electronic direct marketing, we will seek a clear affirmative choice. You may withdraw marketing consent or object to direct marketing at any time. Each electronic marketing communication will provide an appropriate means to opt out where required. Further details are set out in our Privacy Notice.

11. Consumers in vulnerable circumstances

If a circumstance makes you more likely to experience a poor outcome when dealing with financial services, please tell us if you are comfortable doing so. We will take reasonable steps to provide appropriate assistance and our staff are trained to support consumers in vulnerable circumstances.

You may nominate a Trusted Contact Person. A Trusted Contact Person does not make financial decisions for you and is not your legal representative. Subject to applicable requirements and your nomination, we may contact that person in limited circumstances, for example where we have concerns about possible financial abuse, have difficulty communicating with you, or need to confirm specified information. Other formal decision-support or legal arrangements take precedence where applicable.

12. Sustainable investing

Where relevant to the advice being provided, we will gather and consider your sustainability preferences and reflect them in our suitability assessment and recommendation documentation. Product-level sustainability information is produced by the relevant product producers and fund managers, and we rely on their disclosures when assessing the characteristics of the products available through our agencies.

For the purposes of our investment advice, Augusta does not currently consider principal adverse impacts of investment decisions on sustainability factors at entity level. This does not prevent us from considering a client's sustainability preferences or recommending products with sustainability characteristics where appropriate and available. Relevant product disclosures should be read carefully.

13. Product providers considered

Because we provide a limited analysis of the market, the following are the product producers whose financial services we currently intend to consider within the relevant areas, subject to our active appointments and the product type concerned:

Life assurance / pension providers	Investment providers
Irish Life Assurance plc	RBC Brewin Dolphin
Standard Life	Davy
New Ireland Assurance Company plc	

Life assurance / pension providers	Investment providers
Zurich Life Assurance plc	
Royal London	
Aviva Life & Pensions	
Independent Trustee Company Limited	

This list should be kept under review. The providers actually considered for a particular recommendation will be identified in the relevant advice and suitability documentation where appropriate.

14. Governing law, default and business succession

14.1 Governing law

These Terms of Business are governed by the laws of Ireland. Any dispute is subject to the jurisdiction of the Irish courts, without prejudice to any statutory complaint or redress rights available to you.

14.2 Actions and remedies in the event of default

If you fail to pay an agreed fee or other amount due for services already provided, we may exercise our lawful rights to recover the amount due. Subject to applicable law, regulation and any contractual commitments, we may also suspend or cease services where payment remains outstanding. We will act fairly and proportionately and will not limit any statutory rights you may have.

14.3 Business succession

These Terms of Business may apply to a lawful successor to Augusta Advisory Limited, subject to applicable regulatory requirements and to any notices or consents required by law.

15. Changes to these Terms of Business

We keep these Terms of Business under review. Where we make a material change affecting you, we will provide the revised Terms of Business and a notice describing the changes and the previous position so that they can be compared. Where required by the Consumer Protection Regulations, this information will be provided on paper or another durable medium at least 5 working days before the change takes effect for you.

Our current Terms of Business are also available on our website. If our range of services changes in a way that is relevant to you, we will notify you as required.

16. Client acknowledgement and marketing preferences

Please sign below to confirm receipt and acceptance of these Terms of Business and our appointment to act within the scope separately agreed with you. Signing this acknowledgement does not replace, or operate as consent to, our Privacy Notice. Personal data will be processed on the lawful bases and for the purposes described in that notice.

Client	Signature	Date
Client 1		
Client 2 / Partner		

Marketing preferences

Marketing is optional and is not a condition of receiving our services. Please tick the channels by which you agree that we may send you direct marketing where consent is required. You can withdraw consent or object to direct marketing at any time.

Channel	Yes - I agree	No
Post	☐	☐
Telephone	☐	☐
Email	☐	☐
SMS / text	☐	☐

For information about profiling or automated processing, including any processing used for marketing, please refer to our Privacy Notice. Where consent is the legal basis for direct marketing, we will not infer consent merely from your signature on these Terms of Business.