

## Terms of Business

Thanks A Million.net Limited is a company registered in Ireland whose registered office is situated at Pembroke House, 28-32 Upper Pembroke Street, Dublin 2 ("the Company").

This Terms of Business sets out the general terms and conditions that apply; how we perform these services and our charges.

We shall conduct our relationship with you at all times in accordance with these terms of business.

We are not regulated to provide investment or investment related services that are covered by the Financial Services Authority or the Central Bank of Ireland. We are also not registered with the Irish Pensions Board as we do not provide pension services in Ireland.

We shall be entitled to any fees under these terms of business once you have consented to them, subject to the rights you have to cancel the agreement.

In these Terms of Business references "we" "us" and "our" shall mean Thanks A Million.net Limited as providers of this service. References to "you" and "your" mean you as the Trustee(s) of the Scheme who will be the recipient of this service.

### 1. Our remuneration

- a. We receive our remuneration from fees, which we charge to you for the introduction of pension services to the SSAS administration company. Those fees are set out in the fee menu or may be agreed with you separately from time to time.

Our fees will be deducted from your pension scheme account once your funds are transferred into your pension scheme bank account by the pension administrator. By signing these terms of business, you consent to the pension administrator paying our fees on completion of this transfer as per the fee menu and/or any other fees we have agreed with you in writing from time to time.

- b. Where you instruct us to undertake work for you which does not form part of the services set out in the fee menu, we will charge you for those services once they are completed in our opinion.

We will advise you in advance of those fees. If you do not pay within 14 calendar days we reserve the right to notify the pension administrator who has the power to debit these monies from your pension scheme account.

### 2. Termination

- a. Subject to the provisions set out in 1.a & b we or you may terminate this agreement at anytime, on giving 30 calendar days notice to the other party in writing.
- b. You will remain liable for payment of any fees agreed to, irrespective of whether you have terminated our services in accordance with 1. Our remuneration of these terms of business.

- c. Termination of the agreement is therefore without prejudice to the completion of any services initiated prior to receipt of such notice.
- d. Notice of termination by you must be given in writing to our address at: Pembroke House, 28-32 Upper Pembroke Street, Dublin 2. The agreement will terminate 30 days upon our receipt of such notice. Proof of posting will not constitute proof of delivery.
- e. Notice of termination by us must be given in writing to you and we will send such notice by post to your last known address.
- f. Where you have a loan in force from the pension scheme, you may not terminate the agreement before the loan has been paid in full in accordance with HMRC requirements but we can terminate the agreement subject to giving 30 calendar days notice at any time.
- g. Notwithstanding item F, these terms of business have no maximum or minimum period during which they must remain applicable.

### 3. Communicating

- a. You may communicate with us by writing, phoning or sending an email to us, there is no additional charge.
- b. We will communicate with you by writing, phoning or sending an email, at our discretion and unless we hear from you to the contrary we may telephone you from time to time in normal business hours without your further prior consent.
- c. All postal correspondence will be sent to you via the An Post. We will not be responsible for loss of any correspondence that may arise from any error or failure of the postal system. First class mail will normally be used, save for documents of title.

### 4. Legal documents

We do not provide custodian services and therefore do not hold title on your behalf, save for taking copies of those documents to allow us to provide services to you. We will return those documents to you by An Post recorded delivery; we cannot be responsible for the loss of legal documents, if An Post fails to deliver those documents.

### 5. Your money and investments

We do not handle client money under any circumstances. We are not co-owner or a signatory to any investments of any nature, including but not limited to loans, borrowings, stock and share purchases/sales, securities, financial futures and options, certificates of deposit, currency, metals, land and property of any nature.

We do not provide financial and/or investment advice. You are recommended to speak with a person who is regulated to give you that advice.

### 6. Law

The law governing this agreement is the law of the Republic of Ireland.



