

About MyMortgages Ltd.

MyMortgages Limited trading as MyMortgages.ie (“the Company”) is regulated by the Central Bank of Ireland (CB of Ireland) as a Mortgage Intermediary pursuant to Section 116 of the Consumer Credit Act, 1995 as amended and as a Mortgage Credit Intermediary pursuant to the European Union (Consumer Mortgage Credit Agreements) Regulations 2016.

Our Services

The Company: -

- Arranges mortgage facilities for consumers with the lenders from which appointments are held and are listed elsewhere in this document.

We provide our mortgage services to our clients on a fair analysis basis. “Fair analysis of the market” means that our firm provides its services on the basis of a sufficiently large number of contracts and product providers 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.

Codes of Conduct

We are subject to the following Codes of conduct issued by the Central Bank of Ireland. These codes offer protection to our clients and all of the Codes can be found on the Central Bank’s website www.centralbank.ie - Consumer Protection Code 2012, Minimum Competency Code 2011, Fitness & Probity Standards 2014, Consumer Credit Act, 1995 as amended.

Remuneration Policy

The Company is remunerated by commission from lenders and or a fee or a combination of both. An additional fee only applies in certain circumstances but this will be discussed with you prior to your application. We reserve the right to charge up to five thousand euro for a mortgage case.

Conflicts of Interest

It is the policy of the Company to avoid conflicts of interest. Where an unavoidable conflict arises we will advise you in writing before providing any business service.

Confidentiality/Personal Data

We collect your personal details 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 purpose. To fulfil these objectives we may share information with our affiliated professional partners with whom we may have aligned ourselves to from time to time. The information and other data provided to our company may be used to advise you of product and services we may offer. 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 the information corrected. The Company may at its absolute discretion disclose and /or transfer your personal information to a connected entity or any third party.

Complaints

The Company has in place a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. All complaints are fully investigated and the complainant updated in writing, at intervals not greater than 20 days. When the complaint is not resolved within 40 business days the Company will advise the complainant of the anticipated time frame within which is hoped to resolve the complaint and of the complainant’s right to refer the matter to the Financial Services Ombudsman. The Company will advise the complainant, in writing, within 5 business days of the completion of the investigation of the complaint and the outcome of the investigation and where the applicable the terms of any offer or settlement.

All Complaints should be directed to MyMortgages.ie, 51 South Mall, Cork.

If the complainant still remains dissatisfied with the handling of and / or the response to a complaint they may refer the matter to the Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Phone 1890 882090.

Unless you advise us otherwise in writing within the next 14 days we will assume that the terms in this document are acceptable to you and this document will form the basis of our business relationship with you.

MyMortgages Ltd. trading as MyMortgages.ie holds appointments from the following lenders:-

***Haven Mortgages
AIB Mortgages Bank
PIBA Network Services Ltd
Dilosk Ltd.
KBC Bank Ireland
Permanent tsb
Ulster Bank
Seniors Money***