



INTERMEDIARY SERVICES TERMS OF BUSINESS

Effective Date **March 2026**

DEFINITIONS

Business Day means any day on which banks are open for business in the City of Dublin except Saturdays and Sundays.

Cantor, Cantor Fitzgerald, the Firm, we, us or our means Cantor Fitzgerald Ireland Ltd.

CBI means the Central Bank of Ireland, the Financial Regulator in Ireland with responsibility for prudential regulation and supervision of regulated financial service providers in the Irish market.

CPC means the CBI's Consumer Protection Code 2025 (as amended from time to time), which offers protection to consumers and this code can be found on the CBI's website www.centralbank.ie.

Intermediary Services means the regulated activities described in Clause 1 of these Terms, including the provision of advice, arrangement and transmission of orders in respect of financial services and products.

You means a consumer or customer to whom Cantor provides or offers to provide Intermediary Services.

Regulated activities and Regulated entity have the meanings given to them under applicable financial services legislation.

Effective Date means the date from which this Terms of Business is effective as noted on the front page of this Terms of Business Booklet.

IBIP means an insurance-based Investment Product.

IDR Regulations means the European Union (Insurance Distribution) Regulations 2018.

Insurance Intermediary Services means the services the Firm is registered to provide by the CBI under the IDR Regulations.

ISE means the Irish Stock Exchange.

Fitness and Probity Standards mean the Fitness and Probity Standards (Code issued under Section 50 of the Central Bank Reform Act 2010) published in 2014.

MiFID Regulations means the European Union (Markets in Financial Instruments) Regulations 2017.

Minimum Competency Code means the Minimum Competency Code 2017.

LSE means the London Stock Exchange.

Terms means this Terms of Business.

PRSA means a Personal Retirement Savings Account.

UCITS means Undertakings for the Collective Investment in Transferable Securities.

The use of “**you**” and “**your**” in any of these Terms includes any joint account holder(s), personal representatives, permitted assignees, novates and successors. These Terms apply to the services as selected by and provided to you as set out herein.

This document outlines the terms of business under which Cantor Fitzgerald is willing to provide you with Intermediary Services.

Please read this document carefully and if you have any questions about anything in it, please contact us immediately for clarification or if you believe it appropriate to do so, obtain independent advice.

It is important that you read these Terms carefully and in full, as they set out the terms on which Cantor will act for you.

Regulatory status

Cantor's registered office is Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2, D02 AR55. Cantor Fitzgerald is a member firm of the ISE and the LSE.

Cantor is registered by the CBI as an Insurance Intermediary under the IDR Regulations and authorised by the CBI as an Investment Firm under the MiFID Regulations. Our CBI registration can be found here: <http://registers.centralbank.ie/FirmSearchPage.aspx>

Cantor is subject to the CPC, Fitness and Probity Standards and the Minimum Competency Code. These codes are available for inspection on the CBI's website www.centralbank.ie. Contact details for the CBI: Tel: +353 1 224 6000, Fax: + 353 1 224 5550. In addition, the CBI has the following public helpline: 0818 681 681 or + 353 (0) 1 224 5800 and may also be contacted via the following email address: enquiries@centralbank.ie or at P.O. Box 559, Dublin 1.

Cantor is part of the Cantor Fitzgerald Ireland Group.

Contact details

Cantor has business offices at the following locations:

Dublin: Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2, D02 AR55. Tel: +353 1 633 3800.

Cork: Penrose Two, Penrose Dock, Cork, Eircode T23 YY09. Tel: +353 21 422 2122.

Limerick: Crescent House, Hartstonge Street, Limerick. Tel: +353 61 436 500.

You may contact Cantor on any of the above numbers or through our client services team on +353 1 633 3888 (fax: +353 1 633 3856/633 3857). Alternatively, you may email any query to Cantor at ireland@cantor.com.

Please see our Privacy Notice on our website at www.cantorfitzgerald.ie for information in relation to how we collect personal information about you, how we use and how you can interact with us about it. Please note that this may change from time to time.

We will communicate with you in English or, if agreed by Cantor and you, in another language.

You must ensure that Cantor can communicate with you when deemed necessary by Cantor. It is your responsibility to provide Cantor with the most up to date contact information and to provide Cantor with a valid current correspondence address at all times.

The provision by you of an e-mail address for the purposes of carrying on business with us acknowledges that we may communicate with you by means of electronic communications unless you advise us otherwise.

1. Services Provided

Cantor does not hold shareholdings in any insurer and likewise no insurer has any shareholding in our Firm. The Firm is not tied to any single product producer for the services described in these Terms.

Cantor acts honestly, fairly and professionally in accordance with the best interests of our customers.

We provide advice on insurance and non-insurance based products on a non-independent basis and on the basis of a fair analysis of the market. This means we consider a sufficiently large number of contracts and product producers available on the market to enable us to make a recommendation, in accordance with professional criteria, regarding a product that would be suitable to meet your needs.

Our recommendations are informed by the Firm's approved product panel ("House View"). The House View is designed to ensure that a sufficiently large and representative range of product producers and products is considered and is reviewed on a regular basis to ensure it remains appropriate and reflective of the market.

We hold written appointments with product producers whose products we consider and will transmit orders on your behalf to one or more such Insurers / Product Producers in accordance with your instructions.

We shall give advice and/or act as agent or arrange on your behalf for the purchase or sale of investments of the following types:

- o Life assurance protection policies
- o Serious illness and other protection policies
- o Pension policies and other retirement policies
- o Savings and Investments life assurance policies
- o PRSAs
- o Collective investment scheme instruments (including life assurance investment bonds, UCITS, unit trusts)
- o Depository receipts relating to the above instruments.
- o Savings and cash deposits

Please note that in the event that you wish to transact in transferable securities such as bonds or equities, or you require custodial services, you will need to open a separate account with our investment services business which will be subject to separate terms and conditions, which will be furnished to you at that time.

2. Amend or Alter Services

Where Cantor intends to amend, restrict or withdraw the range of services it provides as regulated activities and you are deemed to be affected by such change, Cantor will provide you with clear notice, on paper or on another durable medium, in advance of the amendment being introduced.

Such notice will:

- (a) set out the nature and details of the proposed changes;
- (b) explain the effective date of the change; and
- (c) include relevant details of the position prior to the change so as to enable you to compare the position before and after the amendment.

Except where a longer period is required by applicable law or regulation, such notice will be provided at least one month in advance of the proposed effective date.

Nothing in Clause 15 (Amendment of these Terms) shall prejudice Cantor's obligations under applicable law or regulation, including Regulation 46 of the Consumer Protection Code.

3. Charges, Fees and Commissions

We are remunerated by commission and other payments for the advice we provide on insurance-based and non-insured products. A summary of the details of all arrangements for fees, commission, other reward or remuneration provided to Cantor which it has agreed with its product producers is available here: [Cantor Fitzgerald Insurance Intermediary Commission Disclosure Summary](#)

These commissions and payments are based on agreed terms with product providers and vary from product to product. Prior to providing a financial service, we will provide you with a written breakdown of all charges, including third-party charges, in accordance with applicable regulatory requirements. These commissions are paid periodically by the product producers at varying rates depending on the product. Cantor may retain such commission or other benefits in accordance with applicable law and regulatory requirements. Unless otherwise agreed with you in writing in advance, commissions received from product producers will not be offset against fees chargeable.

Cantor may share commission or payments from product producers with other third parties or receive remuneration from them in respect of transactions carried out on your behalf. Where a third-party charge is incurred, it will be passed on to you. We will provide you with details of the amount of any commission or fees applying or, where this is not possible, the basis on which they are calculated, in accordance with applicable law and regulatory requirements.

Where Cantor offers you the option of paying for our services by way of a fee, this option and the amount of the fee will be explained to you in advance of the provision of the relevant service. Details of applicable fees are set out below. Where a fee is to be charged, you will be informed in advance of:

- the amount of the fee (or the basis on which it is calculated).
- when the fee is payable; and
- whether any commission or other remuneration payable to Cantor in respect of the same financial service will be retained by Cantor or offset against the fee, either in whole or in part.

Where Cantor receives commission from a product producer in addition to charging a fee, we will explain in advance whether such commission will be offset against the fee in full, in part, or retained by Cantor. No fee will be charged unless agreed with you in advance.

In accordance with applicable regulatory requirements:

- Cantor will notify affected clients, on paper or another durable medium, of any increase in charges, specifying:
 - the previous charge; and
 - the increased charge or the introduction of any additional charge,
 at least 30 calendar days prior to the increase or additional charge taking effect.
- Where charges are accumulated and applied periodically to an account, Cantor will notify clients at least 10 working days prior to the application of such charges, providing a breakdown of those charges, except where the total charge applied is €10 or less.
- Cantor will notify clients of any decrease in charges as soon as practicable after such decrease takes effect.

In the event of cancellation of an investment, Cantor Fitzgerald does not return any commissions and other payments paid. In the event that you terminate any contract giving rise to commission at any early stage in its operation, we may have to repay all or part of the commission to the product provider.

Any such contribution will not exceed the amount of commission actually repaid by Cantor and will be clearly explained to you in advance.

Where Cantor pays or receives any fee or commission in connection with the distribution of an IBIP or an ancillary service, we will ensure that such arrangement does not have a detrimental impact on the quality of the relevant service provided to the customer and does not impair our duty to act honestly, fairly and professionally in accordance with the best interests of our customers.

Cantor ensures that we do not remunerate or assess the performance of our staff, in a way that conflicts with our duty to act in our customer's best interests.

Financial Planning Fee (Unregulated Service)

Details of the fees and charges applicable to financial planning services will be set out in the Letter of Engagement and the Financial Planning Schedule of Fees, which will be provided separately. Where fees are agreed, invoices issued by Cantor are payable promptly and in full, without set-off, counterclaim, or deduction. Where a regulated financial service is subsequently recommended or arranged, separate regulatory protections will apply. Any arrangement to offset fees against commissions will only apply where expressly agreed with you in writing in advance.

4. Product Producer Rights & Default

If there is any payment due or unpaid to a product producer for any products arranged by Cantor Fitzgerald from you the product producer may withdraw benefits or cover. The product producer's rights in this regard will be set out in the product terms and conditions. In the absence of Cantor Fitzgerald's own fraud, negligence or wilful default, Cantor does not accept any liability in the event of default of any product producer.

5. Ongoing Suitability

When providing advice on insurance-based investment products ("IBIPs"), Cantor will obtain the following information from you:

- (a) your financial situation, including your ability to bear losses;
- (b) your investment objectives, including your risk tolerance; and
- (c) where applicable, your sustainability preferences.

This information enables us to assess suitability and to recommend IBIPs that are suitable for you, taking into account your objectives, financial situation, risk tolerance and, where relevant, sustainability preferences.

Where we do not obtain sufficient information to conduct a suitability assessment, we will not provide advice on IBIPs.

Prior to the conclusion of a contract concerning an IBIP, and where advice is provided, we will provide you with a suitability statement on a durable medium specifying the advice given and explaining how the recommendation meets your needs, objectives, financial situation, risk tolerance and, where applicable, sustainability preferences.

Cantor Intermediary Services shall include periodic suitability assessments conducted on an annual basis, unless otherwise stated in the Statement of Suitability.

It is in your best interests to inform us without delay of any material changes in your circumstances, including changes to your financial situation, objectives, risk tolerance or sustainability preferences, so that we can assess whether your existing arrangements remain suitable.

6. Liability and Indemnity

Cantor shall be liable to you for loss or damage to the extent that such loss or damage arises from the fraud, wilful default or negligence of Cantor or any breach of applicable law or regulatory requirements. Subject to applicable law and regulatory requirements, Cantor shall not be liable for any other loss or damage arising in connection with the provision of its services or the exercise of its rights under these Terms.

For the avoidance of doubt, Cantor shall not be liable for any indirect or consequential loss, or for any loss of profit or loss or damage to business or reputation, to the extent permitted by applicable law.

You undertake to indemnify Cantor, and each of its respective directors, employees and agents ("Indemnified Persons") on an after-tax basis against any liabilities, reasonable costs and expenses (including legal costs) and all duties and taxes (other than Cantor's corporation tax) which are caused by:

- (i) any breach by you of these Terms;
- (ii) any default or failure by you in performing your obligations to make delivery or payment when due.
- (iii) any representation or warranty given by or on your behalf being untrue or misleading in any respect.
- (iv) any defect in title or any fraud or forgery in relation to any investments delivered to Cantor by or on your behalf or in relation to any instrument of transfer in relation to such investments (including any electronic instruction) purporting to transfer such investments.

However, nothing in these Terms shall exclude or restrict any liability which Cantor has to you under any applicable law or regulatory requirement and which cannot be excluded or restricted by agreement by reason of any applicable law or regulatory requirement, and the provisions of these Terms which purport to exclude or restrict any such liability shall not apply to the extent that such liability may not be so restricted or excluded. For the avoidance of doubt nothing in these terms purports to exclude or restrict liability for the following reasons:

- any legal liability or duty of care to you which it has under the CPC or other financial services legislation,
- any other duty to act with skill, care and diligence which is owed to you in connection with the provision to you of financial services, or
- any liability owed to you for failure to exercise the degree of skill, care and diligence that may reasonably be expected of CFIL in the provision of a financial service.

Cantor shall not have any liability for any circumstance or failure to provide any service if such circumstance or failure results from any event or state of affairs beyond the reasonable control of Cantor, including, without limitation, any failure of communication, settlement, computer or accounting systems or equipment, any failure or interruption in the supply of data, any political crisis or terrorist action or the suspension of trading by any exchange or clearing house or failure of any securities depository or any fire, flood or other natural disaster. In any such circumstances, any of Cantor's obligations shall be suspended pending resolution of the event or state of affairs in question.

The provisions of this Clause 6 shall continue to apply notwithstanding the fact that Cantor ceases to provide services and shall be in addition to any other right of indemnity or claim of any Indemnified Person whether pursuant to these Terms or otherwise and shall not be affected by any forbearance, whether as to payment, time, performance or otherwise.

7. Data Protection

Please see Cantor's Privacy Notice on our website at www.cantorfitzgerald.ie for information in relation to how we collect personal information about you, how we use it and how you can interact with us about it. Please note that this may change from time to time.

Cantor may store, use or otherwise process personal information about you which is provided by you. The purposes for which Cantor can store, use or process such personal information are providing investment and other services under these Terms, administering your account and other purposes closely related to those activities.

This includes (but is not limited to) using information for the purposes of credit and anti-money laundering enquiries or assessments. In Ireland, Cantor operates and has made all the appropriate notifications in accordance with applicable data protection legislation.

Any information that Cantor holds about you is confidential to you and will only be used in connection with providing services under these Terms (as set out in more detail in Cantor's published Privacy Notice). Information of a confidential nature will be treated as such provided that such information is not already in the public domain. Cantor will only disclose your information to third parties in the following circumstances:

- (a) if required by law or if requested by any regulatory authority or exchange having control or jurisdiction over you or us (or any associate of ours).
- (b) to investigate or to prevent fraud, market abuse or other illegal activity.
- (c) in connection with the provision or services to you by us.
- (d) for purposes closely related to the provision of the services or the administration of your account including without limitation for the purposes of credit enquiries or assessments; if it is in public interest to disclose such information; or
- (e) at your request or with your consent.

The restrictions on the use of confidential information described above are subject at all times to a general proviso that Cantor may disclose your information to certain permitted third parties including members of our own groups (associates) and our advisors (including accountants and lawyers) who are subject to confidentiality codes.

Cantor will not sell, rent or trade your personal information to any third party for marketing purposes unless you give express consent.

You should note that by signing or otherwise accepting these Terms you agree that Cantor is allowed to send your information internationally including to countries outside the EEA such as the United States of America. Some countries where your information is sent will offer different levels of protection in relation to personal information, not all of which will be as high as Ireland. However, Cantor will always take steps to ensure that your information is used by third parties only in accordance with Cantor's Privacy Policy.

You are entitled to a copy of any information Cantor holds about you (for which we may charge an administration fee were permitted by law). To request such information you should direct your request in writing to Cantor at PrivacyIreland@cantor.com or to the Head of Compliance, Cantor Fitzgerald Ireland, Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2, D02 AR55.

You should let us know if you think any information Cantor holds about you is inaccurate and we will correct it.

You may have other rights in relation to your personal data which apply in certain circumstances, and which are described in more detail in our Privacy Notice. You may exercise any of your data protection rights by writing to us using the abovementioned contact details. We are entitled to take any reasonable steps necessary to establish your identity in relation to any amendment, access or deletion requests and may, at our discretion, require proof of identity or other documents from you before proceeding with any such request.

By agreeing to these Terms, you acknowledge the processing of your information in accordance with this Clause 7.

8. Record Retention

In accordance with legal and regulatory requirements, Cantor will retain your records, for the minimum periods we have outlined in our Privacy Notice on the Cantor website. These periods may be changed by force of law, regulatory requirement or agreement between you and Cantor.

9. Receipt of Your Orders and Instructions, Telephone Recordings and Other Communications

Cantor will ensure that that all instructions received from you or on your behalf are processed properly and promptly.

Cantor will accept orders and instructions in meetings, by telephone or letter. We reserve the right to request confirmation of an instruction in writing, and we may refuse to act on unclear or incomplete instructions.

Cantor does not accept from, or send instructions to, third parties, unless a valid original power of attorney has been provided by you and accepted by Cantor for this purpose. Whilst there is a power of attorney in force, Cantor will only accept investment instructions from the power of attorney. It is your obligation to notify Cantor in writing, by email or telephone, if a power of attorney has been rescinded.

All telephone conversations, including those held by mobile phone, and any electronic communications are recorded to confirm accuracy of instructions received and for legal, regulatory and training and quality control purposes. You will be informed at the outset of the conversation that the call is being recorded. Cantor may ask you security questions to verify your identity and if you are not in a

position to answer the questions Cantor may not be able to act on your instructions.

In accordance with regulatory requirements, Cantor will retain telephone records (including mobile) and any electronic communications for a minimum period of five years and, where requested by a regulator such as the CBI, for a period of up to seven years.

Cantor shall be entitled to rely on instructions, which we reasonably believe to be from you, your agent or any lawfully appointed attorney on your account (whether verbal or written) and which we have accepted in good faith without further enquiry.

10. Anti-Money Laundering Obligations

We are required by law to obtain evidence of identity, along with other information we consider necessary, for anti-money laundering, anti-terrorist financing, fraud prevention purposes and to comply with any other legal or regulatory obligations that may apply to us in respect of our clients. In this regard, you will be required to provide us with specific identification and other information as we may request throughout the duration of our business relationship with you.

Until such information is provided to Cantor, we will not be in a position to provide services to you, and we reserve the right at all times and in our absolute discretion to cease the provision of services to you.

We may take whatever action we consider appropriate to meet our obligations, either in Ireland or elsewhere in the world, relating to the prevention of money laundering, terrorist financing or fraud and to the provision of financial and other services to persons who may be subject to sanctions. This action may include, but is not limited to, investigating and intercepting payments into and out of your account and making enquiries to establish whether a person is subject to sanctions. This may result in delay or failure to execute instructions received from you or in the receipt of cleared funds. You acknowledge and agree that we shall not be liable for any loss, damage or other liability suffered by you or any third party which arises as a result of taking such action.

We reserve the right to refuse to accept a lodgement to your account.

We reserve the right at all times and in our absolute discretion not to open an account.

We may require you to provide us with accurate and up to date information and documentation that we consider necessary in order to provide our services to you in accordance with our legal and regulatory obligations.

If you fail to provide us with this information and or documentation, we may not be able to provide you with our services or may only be able to provide a restricted service to you. You acknowledge and agree that we

shall not be liable for any loss, damage or other liability suffered by you or any third party which arises as a result of taking such action.

You must inform us immediately in the event that any of your personal details subsequently change. Any such changes must be communicated to us in writing (together with certified copies of relevant evidence validating such changes as communicated to you upon being informed of changes in your personal details).

11. Failure to Pay or Default

We reserve the right to cancel the provisions of our services in certain circumstances, for example, non-payment; bank returns your cheque due to insufficient funds or any other reason; direct debit default or misrepresentation/non-disclosure of relevant information. An administration fee may be charged to cover expenses in the event of a failure to pay or default.

We reserve the right to take legal action for the recovery of any outstanding monies due.

12. Conflicts of Interest

For full information on conflicts of interest, please refer to our Conflicts of Interest Policy Summary, which is available on the Cantor website at www.cantorfitzgerald.ie.

Amendments to Cantor's Conflicts of Interest Policy Summary will be published on the Cantor website. You acknowledge and deal with Cantor on the basis that when we are dealing for you, we, an associated company or some other person connected with us, may have an interest, relationship or arrangement that is relevant to that investment, transaction or service. We have arrangements in place to identify any conflicts of interest that may arise. Notwithstanding this, potential conflicts of interest may arise in the course of Cantor providing services to you, and in accordance with our Conflicts of Interest Policy, we will take all reasonable steps designed to prevent or manage such conflicts from adversely affecting your interests.

13. Complaints

If you have a complaint, you should notify our Head of Client Legal Affairs in the first instance, and we will deal with your complaint promptly. Please address your correspondence to the Head of Client Legal Affairs, Cantor Fitzgerald Ireland Limited, Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2, D02 AR55.

Where you make a complaint, we will endeavour to resolve your complaint as quickly as possible but, in any event, we will acknowledge receipt of your letter within 5

business days. The acknowledgement sent will include a full copy of our internal complaints handling procedure depending on the nature of the complaint.

We will provide you with a regular update, on paper or on another durable medium, 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. We will attempt to investigate and resolve the complaint within 40 business days of having received the complaint, however, if this timeframe elapses, we will inform you of the anticipated timeframe within which we hope to resolve the complaint and that you, if you wish, can refer the matter to the Financial Services and Pensions Ombudsman.

Within five business days of the completion of the investigation, we will send you a final response letter, which sets out the nature of our response of any proposed resolution, and any appropriate remedy. If for any reason you are not satisfied with our final response, please note that you may be entitled to refer your complaint to the Financial Services and Pensions Ombudsman.

Further details relating to the Financial Services and Pensions Ombudsman, including how to make a complaint, are available at <https://www.fspo.ie/>, by telephone on Number: 01 567 7000, or by writing to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Cantor's complaints policy is available on our website, www.cantorfitzgerald.ie.

14. Investor Compensation Act, 1998

In accordance with Section 38(1) of the Investor Compensation Act, 1998 (the "**Act**"), Cantor is required to inform actual and intending clients, in our Terms, of the following information concerning investor compensation:

- (i) the Act provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms (includes an insurance intermediary), as defined in that Act.
- (ii) the Firm is a member of that compensation scheme.
- (iii) compensation may be payable where money or investment instruments owed or belonging to clients and held, or in the case of investment instruments, administered or managed by the Firms, cannot be returned to those clients for the time being and there is no reasonably foreseeable opportunity of the Firms being able to do so;

- (iv) a right to compensation will arise only:
 - (a) if the client is an eligible investor as defined in the Act.
 - (b) if it transpires that the Firm is not in a position to return client money or investment instruments owed or belonging to clients of the Firm; and
 - (c) to the extent that the client's loss is recognised for the purposes of the Act.
- (v) where an entitlement to compensation is established, the compensation payable will be the lesser of:
 - (a) 90% of the amount of the client's loss which is recognised for the purposes of the Act; or
 - (b) compensation up to a maximum limit of €20,000.

15. Amendment of these Terms

Cantor reserves the right to alter these Terms at any time, upon giving of no less than 10 business days' notice in advance (or such greater period if required by a relevant code). Cantor will notify you of changes to these Terms by providing you with a revised Terms as soon as possible. By agreeing to these Terms, you have consented to any alteration to these Terms if Cantor does not receive notification otherwise from you in writing within the time that the changes were notified to you and their coming into effect. No amendment will affect any legal rights or obligations that may have already arisen.

Where a material change is made to these Terms, Cantor will provide you, on paper or on another durable medium, with the revised Terms together with a notice setting out the particulars of the changes made and relevant details of the position prior to such changes so as to enable you to compare the position before and after the change.

The revised Terms and the notice described above will be provided at least 10 business days prior to the date on which the material change takes effect in respect of you, unless a shorter period is permitted by applicable law or regulatory requirements.

16. Provision of information

Certain information may be made available to you via Cantor's website at www.cantorfitzgerald.ie. By agreeing to these Terms, you consent to the provision of

information by means of Cantor's website were permitted by applicable law and regulatory requirements.

Information contained on Cantor's website is provided in accordance with and subject to the laws of Ireland.

Those laws govern the conduct and operation of Cantor's website. The courts of Ireland have exclusive jurisdiction over all claims or disputes arising in relation to, out of, or in connection with our website, the information contained within it and its use.

Cantor's website is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation. None of the services or investments referred to in these Terms are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.

Cantor may update or amend information on its website from time to time. Nothing in this Clause shall affect Cantor's obligations under applicable law or regulation, including obligations to provide advance notice of material changes to regulated services.

Cantor's website may provide hypertext links to sites which are not operated, controlled or maintained by Cantor. Cantor does not accept responsibility for the content of such websites or for any loss or damage arising from accessing them.

Cantor will ensure that information provided to you in connection with regulated activities is presented in a clear and understandable manner. Where technical terms are used and cannot reasonably be avoided, such terms will be explained in plain language at the point of first use or in a clearly referenced glossary.

Cantor will not provide information via its website that includes confidential information or personal data relating specifically to you.

Cantor will ensure that key information provided to you in connection with regulated activities is presented in a clear, prominent and balanced manner and will not be disguised, diminished or obscured by the manner in which it is presented.

Before you enter into a contract for a financial service, Cantor will provide you, on paper or on another durable medium, with the terms and conditions attaching to that financial service/ product.

17. Governing Law

These Terms will be governed by the laws of Ireland and all parties will submit to the non-exclusive jurisdiction of the Courts of Ireland.

18. Completed Proposal Forms

Completed proposal forms will be provided to you. These are important documents as they form the basis of insurance contract between the insurer and you the consumer. You should review and confirm that the answers contained within are true and accurate.

The acceptance by Cantor of a completed proposal does not in itself constitute the effecting of a policy. It is only when the Insurer confirms the policy is in place that your policy is live.

Duty of Disclosure when completing documentation for new business/renewals and midterm Adjustments Section 14 (1) – (5) of the Consumer Insurance Contracts Act which is effective from 1st September 2021 alters consumers duty of disclosure:

You are required to answer all questions posed by us or the insurer honestly and with reasonable care – the test will be that of the ‘average consumer’. Average consumer as per Directive No. 2005/29/EC of the European Parliament and of the Council of 11 May 2005 is reasonably well informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors.

Specific questions will be asked. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged.

An insurer may repudiate liability or limit the amount paid on foot of the contract of insurance, only if it establishes that non-disclosure of material information was an effective cause of the insurer entering into the relevant contract of insurance and on the terms on which it did.

An insurer may refuse a claim made by a consumer under a contract of insurance where there is a change in the risk insured, including as described in an “alteration of risk” clause, and the circumstances have so changed that it has effectively changed the risk to one which the insurer has not agreed to cover.

Any clause in a contract of insurance that refers to a “material change” will be interpreted as being a change that takes the risk outside what was in the reasonable contemplation of the contracting parties when the contract was concluded. The consumer must cooperate with the insurer in an investigation of insured events including responding to reasonable requests for information in an honest & reasonably careful manner & must notify the insurer of the occurrence of an insured event in a reasonable time.

The consumer must notify the insurer of a claim within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

If the consumer becomes aware after a claim is made of information that would either support or prejudice the claim, they are under a duty to disclose it. (The insurer is under the same duty). If the consumer makes a false or misleading claim in any material respect (& knows it to be false or misleading or consciously disregards whether it is) the insurer is entitled to refuse to pay & to terminate the contract. Where an insurer becomes aware that a consumer has made a fraudulent claim, they must notify the consumer advising that they are avoiding the contract of insurance. It will be treated as being terminated from the date of the submission of the fraudulent claim. The insurer may refuse all liability in respect of any claim made after the date of the fraudulent act, and the insurer is under no obligation to return any of the premiums paid under the contract.

19. Defaults of payments by clients

Product producers may withdraw benefits or cover in the event of default on payments due under products arranged for you. We would refer you to policy documents or product terms for the details of such provisions.

The consumer is under a duty to pay their premium within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

20. Handling Client’s Money

Payments must be made to the appropriate Product Provider for Life, Pensions and Investment business. Where you send a cheque to Cantor for payment to the appropriate Product Provider, every effort is made to ensure that it is transmitted to the appropriate Product Provider without delay. Please note that the cheque must be made payable to the appropriate Product Provider. We are not authorised to accept payment in any other circumstances. We will issue a receipt for each payment received in accordance with Section 30 of the Investment Intermediaries Act 1995 and the Consumer Protection Code 2025. These receipts are issued for your protection and should be stored safely.

21. Cooling Off Period

You have the right to withdraw from a protection/pension/ investment product with a life company, without reason, within 30 days of the start date of a policy, known as ‘cooling off’ period. This must be exercised by you in writing to the relevant life

assurance company. The insurer cannot impose any costs on the consumer other than the cost of the premium for the period of cover.

Notice of cancellation by you will have the effect of releasing you from any further obligation arising from the contract of insurance. The insurer cannot impose any costs on you other than the cost of the premium for the period of cover. This right to cancel does not apply where, in respect of life insurance the contract is for a duration of six months or less, or in respect of general insurance, the duration of the contract is less than one month.

22. Joint Policies

Where a policy, investment product or other financial product is held in the names of two or more persons (a "Joint Policy"), the following shall apply:

22.1 Legal Nature of Joint Arrangements

(a) Each joint holder will generally be jointly and severally liable in respect of all obligations arising under the product unless otherwise specified in the product documentation. Funds in the account are legally owned jointly. In certain circumstances (e.g., death, dispute, insolvency), access to or ownership of funds may be affected.

(b) Unless otherwise expressly agreed in writing, each joint account holder may be able to operate the account independently of the other(s).

(c) On the death of one joint holder, the legal and beneficial ownership of the product may pass automatically to the surviving joint holder(s), depending on the structure of the product and the governing documentation.

(d) Cantor and / or the product producer may accept instructions from any one joint account holder, depending on the operating mandate selected. In the event of a dispute between joint holders, Cantor may refuse to act on instructions until the dispute is resolved or may require written instructions signed by all joint holders. Closing or changing the mandate of the account may require the consent of all joint account holders. You are strongly advised to obtain independent legal advice before entering into a joint arrangement.

22.2 Joint Account Mandate, Statements and Operational Instructions

Prior to the establishment of a Joint Policy, Cantor shall obtain agreed instructions from all proposed joint holders in respect of the operation of the product. The following shall apply:

(a) Operating Mandate and Consent Requirements

Unless otherwise expressly agreed in the Operating Mandate:

- Cantor and/or the product producer may act on the instructions of any one joint holder in relation to transactions (e.g., withdrawals, switches, redemptions within mandate).
- The following matters shall require the written consent of all joint holders:
 - any change to the Operating Mandate.
 - the addition or removal of a joint holder.
 - closure, surrender or assignment of the product (where applicable).
 - changes to correspondence details affecting all holders.
 - the imposition or removal of account restrictions.

Cantor shall operate the Joint Policy strictly in accordance with the agreed Operating Mandate.

(b) Statements and Communications

The joint holders shall confirm in writing whether:

- each joint holder is to receive separate statements and communications; or
- a single statement is to issue in respect of the Joint Policy (and to whom); or
- statements and communications are to be provided electronically to each joint holder.

If no election is made, statements shall issue to each joint holder at the correspondence details provided.

(c) Limitations on Operations

Prior to the establishment of the Joint Policy, Cantor shall ascertain whether the joint holders wish to impose any limitations or conditions on the operation of the product, including but not limited to:

- transaction value thresholds requiring joint consent.
- restrictions on withdrawals, encashments or transfers.
- restrictions on changes to investment strategy (where applicable).
- restrictions on the establishment of borrowing or leverage (where applicable).

Any agreed limitations shall be recorded in writing and shall form part of the Operating Mandate. Cantor shall not be obliged to implement a limitation that is operationally impracticable or contrary to applicable law or product terms. Where a product producer is involved, any agreed limitations shall also be subject to the operational capabilities and standard practices of that product producer.

(d) Confirmation

By signing the application documentation, each joint

holder confirms that they have been informed of the legal and practical implications of entering into a Joint Policy.

- they understand the consent requirements applicable to the operation of the product.
- they have agreed the Operating Mandate and statement arrangements; and
- they have had the opportunity to seek independent legal advice.

Terms of Business Acknowledgement Letter

Attached are the Company's Terms of Business, which outlines the basis on which we provide services to our clients. Please ensure that you read this document carefully. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, we will advise you in advance of providing any further services to you.

Customer(s) Signature: _____ / _____

Print Name: _____ / _____

Date: _____ / _____

Consent to Contact

Cantor Fitzgerald Ireland Ltd will use your personal data in accordance with our Privacy Notice and applicable data protection law. We will contact you as necessary in relation to your policies, schemes, or the services we provide to you, including to meet our legal and regulatory obligations and to administer your account.

We will only contact you for marketing purposes where you have provided your prior explicit consent to receive such communications, and you may withdraw this consent at any time.

Target Market and Publications

Cantor Fitzgerald Ireland Ltd may provide market updates, publications, and information relating to investment opportunities, including daily market updates, financial market outlooks, newsletters, structured products, and corporate finance investments. These communications are for information purposes only.

If you wish to receive such publications, please indicate your preferences below. You may withdraw your consent at any time.

- Daily Market Updates (Equity, Bond, and Macro Economic developments)
- Weekly Trader (Financial market outlook and Equity/ETF and Bond reviews)
- Monthly Talking Points Newsletter (Updates on services and products, including structured products, funds, and wealth management)
- Planning Edge Newsletter
- Weekend Press

Customer(s) Signature: _____ / _____

Print Name: _____ / _____

Date: _____ / _____