

CHROME CAPITAL LIMITED T/A CHROME CAPITAL, DISCOUNT INSURANCE, MORTGAGE APPROVAL

Hazelbrook House, Unit 5 Kinsealy Business Park, Kinsealy Lane, Kinsealy, Co. Dublin, K36 E732.
Telephone: 01-2340066. Email: info@chromecapital.ie

Terms of Business

Authorised Status

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval (the company) is authorised and regulated by the Central Bank of Ireland. Its Authorisation Number is 54002. The Company Registered Number is 470478.

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval is Registered as an insurance intermediary under the European Union (Insurance Distribution) Regulations, 2018.

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval is regulated as a mortgage credit intermediary under the Mortgage Credit Intermediaries/Mortgage Intermediaries authorised pursuant to Section 31(10) of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 and Section 151A (1) of the Consumer Credit Act 1995.

A copy of our regulatory authorisations is available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at www.centralbank.ie to confirm our credentials:

<https://registers.centralbank.ie/FirmDataPage.aspx?firmReferenceNumber=C54002>

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval is subject to the Minimum Competency Code 2017, the Consumer Protection Code 2012 and the Fitness and Probity standards which can be viewed on www.centralbank.ie.

Services

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval offers a range of products and services including mortgages, mortgage protection, life assurance policies, pension policies, PRSA policies and PHI policies.

Mortgages:

Through the lenders or other undertakings with which we hold an agency, Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval provide advice on mortgage products.

This advice is provided on a fair analysis basis, this means that we make a recommendation based on a review of a majority of providers in the market.

The Current list of appointments is as follows:

Bank of Ireland t/a The Mortgage Store
Finance Ireland Credit Solutions DAC t/a Finance Ireland Residential Mortgages
Avantcard DAC trading as Avant Money
Nua Money Limited trading as Nua
Permanent TSB
Haven Mortgages Ltd t/a Haven
Dilosk DAC trading as Dilosk & ICS Mortgages

We will need to collect sufficient information from you to assess your application before we can offer any advice on housing loans.

We will use this information as follows:

1. Assess your income to ascertain your borrowing capacity
2. Assess your repayment capacity
3. Assess your affordability

Mortgage protection, life assurance policies, pension policies, PRSA policies and PHI policies.

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval provides mortgage protection, life assurance policies, pension policies, PRSA policies and PHI policies

This service is provided on a limited analysis basis.

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval has selected one preferred product producer, Irish Life Assurance plc for mortgage protection, life assurance policies, pension policies, PRSA policies and PHI policies.

If a suitable life assurance product is not available from Irish Life, we will research products available from the other producers with whom we hold agencies (see full list below).

As we have a preferred provider, we do not survey the whole market before making recommendations.

We will help with any queries you may have in relation to the policies arranged or in the event of a claim during the life of the policies.

It is always your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the cover

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval holds a written appointment to act as an insurance intermediary for:

Irish Life Assurance plc. (Irish Life)
Royal London Insurance DAC, trading as Royal London Ireland (Royal London)
Aviva Life & Pensions UK Limited t/a Aviva Life & Pensions Ireland (Aviva)

Remuneration Policy

The Company receives commission from the mortgage lenders and insurance companies listed above when orders are transmitted.

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval receives 1% of mortgage amount from mortgage lenders in respect of commission for placing the business with the lender, this sum being paid on successful drawdown of the mortgage.

In very rare circumstances, Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval may charge application fees on certain mortgage applications. This additional charge may be payable when the nature and complexity of the case necessitates additional resources. We will agree the basis of all fees with you in advance.

If you require further details of this commission, we will be happy to answer any of your questions.

Please also note that mortgage lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. The actual amount of commission received will be disclosed at a later stage in the ESIS (European Standardised Information Sheet), which will be forwarded to you by your mortgage lender.

Summary details of Life Assurance commissions will be included in a product information document, under the Customer Information Notice section, which you are legally entitled to receive before an application for a product is completed, and full details will be included in your cooling off letter and welcome pack.

Any ongoing commission shown in the Customer Information Notice will be paid for as long as we continue to be your Financial Adviser.

Details of charges and commission payments for all our other products are available on request. See our commission disclosure on our website at www.mortgageapproval.ie/commissions

Personal Information

So that we can provide you with business services, you will have to give personal information including your name, address, date of birth, and details about your financial arrangements such as your existing protection cover, pension arrangements, and your savings and investments. From time to time, you may also need to give sensitive personal information such as medical details.

On the 25th of May 2018 the EU General Data Protection Regulation, known as GDPR, came into effect. GDPR imposes additional obligations on organisations and gives you extra rights around how your data is used.

Please read the privacy notice of **Chrome Capital Ltd** which tells you what we use your personal information for and explains your rights around how we use it.

Please read this Privacy Notice to understand how and why we use your personal information. If you give us personal information about someone else, please make sure you have their permission and make them aware of this Privacy Notice, as it also applies to them.

Conflict of Interest

It is the policy of Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval to avoid any conflict of interest when providing business services to clients. However, where an unavoidable conflict arises, we will advise you of this in writing before providing any business service.

If you have not been advised of any such conflict you may assume that none arises.

Please see our Conflict-of-Interest Policy to see further information regarding our approach to this.

Complaints Procedure

Any complaint that you may have in relation to the business services provided should be made in writing to or by contacting Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval outlining the nature of your complaint.

All complaints will be acknowledged in writing within 5 business days of the complaint being received.

The complaint will be fully investigated and we will aim to provide the complainant with a regular written update on the progress of the investigation at intervals of not greater than 20 business days.

A full response will be provided within 5 business days of completing the investigation.

If you remain dissatisfied with the firm's handling of and response to your complaint you are entitled to refer to the Financial Services and Pensions Ombudsman (FSPO), see below for contact details:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place

Dublin 2
Phone: 01 567 7000
E-mail: info@fspoi.ie
Website: www.fspoi.ie
Opening Hours: 9am to 1pm and 2pm to 5pm - Monday to Friday except bank and public holidays

Consumer Protection

Chrome Capital Limited t/a Chrome Capital, Discount Insurance, Mortgage Approval is a member of the Investor Compensation Scheme established under the Investment Compensation Act of 1998, which provides for the establishment of compensation in certain circumstances, to certain clients, where money or investment instruments owed or belonging to clients and held, or in the case of investments, administered or managed by the firm, cannot be returned to those clients for the time being and there is no reasonable foreseeable opportunity to do so.

Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss as recognised for the purposes of the Investor Compensation Act, 1998 or compensation of up to €20,000.

Consent under the Data Protection Acts

We hereby agree that the details, information and personal data which are collected from us or from third parties in respect of our application will be retained by the Company in electronic form and will be scanned and stored on computer, and/or kept in paper form, kept for and used for the purposes of processing my/our application and administration of same and we agree to retention of this information in electronic form.

The Company may need to disclose and communicate this information to the Product Providers as listed above in this document for the purposes of processing your application and provision of ancillary services and administrative functions associated with the application and we consent to the Company doing so for the purposes stated.

Please read the privacy notice of **Chrome Capital Ltd** which tells you what we use your personal information for and explains your rights around how we use it.

Please read this Privacy Notice to understand how and why we use your personal information. If you give us personal information about someone else, please make sure you have their permission and make them aware of this Privacy Notice, as it also applies to them.

These Terms of Business are effective from September 2024