



## Terms of Business & Schedule of Charges

City Financial Marketing Group Limited trading as MissQuote.ie is regulated by the Central Bank of Ireland. These Terms of Business set out the general terms under which our firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries we will be happy to clarify them. If any material changes are made to these terms we will notify you.

### Central Bank of Ireland Authorisation

City Financial Marketing Group Limited trading as MissQuote is regulated by the Central Bank of Ireland. We are registered as an insurance intermediary under the European Union (Insurance Distribution) Regulations. A copy of our regulatory registration 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](http://www.centralbank.ie) to verify our credentials.

### Codes of Conduct

City Financial Marketing Group Limited is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

### Our Services

For this product, we have undertaken a limited analysis of the insurance market seeking terms from three or less insurers that we believe best align with your specific needs and objectives. This recommendation is the result of a thorough evaluation of your requirements and the available market options. The selected insurer offers comprehensive coverage and competitive terms designed to provide optimal protection for you. We are confident that this solution will deliver the value, security, and service you expect.

### Disclosure of Information

Any failure to disclose material information may invalidate your claim and render your policy void. We may receive commission from our premium finance providers.

### Remuneration & Administration Charges

City Financial Marketing Group Limited is usually remunerated by commission received from Product Providers for our work involved in placing business and finalising the product with them on your behalf. The commission for Private Motor can range from 0% to 50% of the premium. In addition, we may earn a minor non-monetary benefit which we will only accept if it enhances the quality of our service to you our client. For example: attendance at a product seminar or assistance with branding, IT support etc. Our Remuneration Summary is also available on our website [www.missquote.ie](http://www.missquote.ie)

Commission is deemed fully earned by City Financial Marketing Group Limited trading as Missquote.ie at inception and/or renewal of every policy.

Administration charges also apply to the activity involved in any alterations that take place during the policy, at termination of the policy and at renewal of the policy. These charges are non-refundable and are expressed as a percentage of the premium charged by the Product Producer. All premiums include the applicable Government levy.

### Schedule of Charges Table

Product	Initial Charge	Renewal	Policy Alterations /Cancellations	Duplicate Policy Document	Return Cheque/Default Direct Debit
Private Motor	Up to max 100%	Up to max of 100%	Up to max of €250	€25.00	€10.00

A non-refundable setup fee of up to €50 applies to agreements with our third-party finance provider and any applicable insurer direct debit facility. A charge of €25 will be made for all duplicate documentation.

We reserve the right to amend these charges should the complexity of the product require a higher charge. We will confirm and agree this charge with you prior to any increased charge being applied. Please note a separate charge may be made and agreed separately with each individual client. Please note these charges do not apply if a separate annual fee has been agreed between the client and ourselves. These fees are reviewed annually and an updated list is available on request.

**Charges on Insurer Direct Debit and Third Party Finance Provider Defaults and Dishonoured Cheques:** City Financial Marketing Group Ltd will charge a minimum of up to €30 for processing each and every: (i) Direct Debit Default by the client and (ii) cheque received from the client which is subsequently dishonoured by the bank. Cheques may be dishonoured for various reasons including: insufficient client funds, payments stopped by clients (stopped cheques) etc. This charge is in addition to any charge that may be levied by the Product Producer and/or High Cost Credit Provider. Bank charges incurred by us will be charged to the customer.

### Conflicts of Interest

It is the policy of City Financial Marketing Group Limited to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises, we will advise you of this in writing before providing you with any service.

### Premium Handling

It is the policy of City Financial Marketing Group Limited to accept payments by credit/debit card in respect of all Private Motor policies. Premiums are due on or before renewal/inception date of the policy/before any policy changes which result in an additional premium. Under the Central Bank of Ireland legislation very strict rules apply in the payment of premiums to insurance companies. We will not be able to pay premiums to Product Producers which have not been received from clients. Therefore, to avoid policy cancellation, premiums must be paid strictly within the credit terms, if agreed, otherwise immediately prior to cover incepting. If we do not receive your renewal premium on or before your renewal date, your policy will lapse and no cover will be in place.

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#### **Default on Payments by Clients**

City Financial Marketing Group Limited will exercise its legal rights to receive payments due to it from clients (charges and insurance premiums) for services provided. In particular, without limitation of the generality of the foregoing, City Financial Marketing Group Limited will seek reimbursement for all payments made to the Product Producer on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. The Product Producer may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions.

It is therefore very important that City Financial Marketing Group Limited is notified in writing regarding any changes to your correspondence address. This is needed if we require contacting you regarding unpaid premiums and possible loss of cover resulting from same. You understand that failure to do so may lead to loss of policy benefits and therefore it is your responsibility to update City Financial Marketing Group Limited of any changes of address in order to reduce this risk.

#### **European Communities Distance Marketing: 14 Day Cancellation Period and Consumer Insurance Contracts Act 2019**

As a consumer defined as a natural person acting outside of their trade or profession under the European Communities Distance Marketing of Consumer Financial Services Regulations 2004 (SI No 853) you have the right to withdraw from an insurance policy within 14 days of the policy inception without penalty and without giving any reason and provided all provisions of the regulations are satisfied. The right of withdrawal may be exercised by notice in writing to City Financial Marketing Group Limited quoting your policy number, provided that no claim or adjustment has been made to the policy, or is intended to be made, or no incident has occurred which is likely to give rise to a claim. Should this right be exercised the Insurance Company may charge a pro rata premium for the period you are on cover. If the cover is motor insurance the premium cannot be refunded until the Certificate of Insurance and Windscreen Disc have been received by City Financial Marketing Group Limited.

#### **Other Cancellations:**

If you cancel during the first year short term rates apply, please see policy terms and conditions. In the case of cancellation of motor insurance, you must return the Certificate of Insurance and Windscreen Disc to City Financial Marketing Group Limited. Insurance companies normally reserve the right to cancel policies at any time by giving appropriate notice to your last known address. Please refer to your policy terms and conditions. A cancellation charge may apply, and our set up charge is not refundable, please see Schedule of Charges Table.

#### **Data Protection**

City Financial Marketing Group Limited complies with the requirements of all applicable Data Protection laws and The General Data Protection Regulations 2018 (hereafter GDPR). We collect your personal data and we take great care with the information provided taking steps to keep it secure and to ensure it is only used for legitimate purposes. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. We may need to collect sensitive personal information relating to you or anyone to be named on your policy or residing in your household to process your application. We may share with insurance service provider's information we hold about you and your claims history. Our Insurers and product producers may subscribe to insurance industry databases for fraud prevention purposes. We may also use your information for the purposes of complying with regulatory or legislative requirements and for offering renewal. The information provided may be used to keep you informed of products and services we may offer from time to time. We would like to contact you by way of letter, email, telephone call and/or SMS. You have the option to decline to receive further marketing information from us. All calls, both inbound and outbound, may be recorded and monitored for quality, training and verification purposes. The data will be processed in line with our Data Privacy Notice and this will be distributed to all our clients and is available on [www.cfmgroup.ie](http://www.cfmgroup.ie) or on request. Please contact us at [gdp@cfmgroup.ie](mailto:gdp@cfmgroup.ie) if you have any concerns about your personal data.

#### **Consumer Insurance Contracts Act 2019**

The Consumer Insurance Contracts Act 2019 implemented with effect from 1st September 2020 is a piece of regulation to enhance your rights but also places obligations on you as party to an insurance contract. The key points for you to understand as a consumer are as follows:

- You are required to answer all questions posed by us or the insurer honestly and with reasonable care
- 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.

#### **Complaints**

We ask that you make any complaint against our firm relating to services provided by us in writing to our Compliance department. We will accept oral complaints. We will acknowledge your complaint within 5 business days of receipt. Updates will be advised in intervals of not more than 20 business days. We will endeavour to resolve the complaint within 40 business days and we will provide you with a written report of the outcome within 5 business days of completion of the investigation. Please send all complaints in writing to Olivia Maher, Compliance, GDPR and Consumer Affairs, CFM Group Limited, Insurance House, 62A Terenure Road North, Terenure, Dublin 6w, DW6 CF54 or email [omaher@cfmgroup.ie](mailto:omaher@cfmgroup.ie). In the event that we have been unable to resolve your complaint to your satisfaction you are entitled to refer the matter to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. A full copy of our complaints procedure is available on request.

#### **Client Comfort**

City Financial Marketing Group Limited maintains a €6,500,000 Professional Indemnity Insurance Policy for all service activities.

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**Investor Compensation Scheme**

City Financial Marketing Group Limited is a member of the Investor Compensation Company Ltd (ICCL) scheme established under the Investor Compensation Act, 1998. The legislation provides for the establishment of a compensation scheme and for the payment in certain circumstances, of compensation to certain clients of firms (known as eligible investors) covered by the Act. However, you should be aware that a right to compensation only arises where client money or investment instruments held by us on your behalf cannot be returned and where you fall within the definition of eligible investor. In the event that a right to compensation is established, the amount payable is the lesser of 90% of your loss, which is recognised as being eligible for compensation, or €20,000. For further information, contact the Investor Compensation Company Ltd. at (01) 410 4955.

City Financial Marketing Group Limited is a member of Brokers Ireland.

**Brokers Ireland Compensation Fund Ltd**

We are also members of the Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC). Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request

**These Terms of Business are valid from 10<sup>th</sup> of March 2026 and supersedes all other versions of the terms of business document**