

Statement of Fees for, John Greene t/a Leinster Financial Services
(Hereinafter called, “The Firm”), of,
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John Greene t/a Leinster Financial Services is regulated by the Central Bank of Ireland

FEES:

- The Firm receives commission from product producers/insurance companies where a transaction has been completed. As an Insurance Intermediary, summary details of these payments will be included in a product disclosure document before a proposal for a product is completed by you and full details will be provided at policy issue stage. Recurring commission will form part of the remuneration for initial advice, research, simple administration, filing etc. Recurring commission can be: ongoing bullet payments as part of the initial fee; renewal payments based on a regular policy premium; fund based commission based on the fund value of a pension or investment.
- Commission is commensurate with the service provided and business costs. Fees paid by commission will vary due to terms offered by the product producers.
- If the commission received is insufficient or if no commission applies to the service provided then you will be invoiced for the difference, which could be the full amount of the fee as advised.
- A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to the firm which have been agreed with product providers is available in my office or on my website – www.leinsterfinancial.ie - The firm has no special or individual arrangement with any product providers at this time.
- You have the option to pay the fees in full or part, directly to The Firm, instead of by way of commission. Fees paid directly to the firm will include an initial fee and annual fee.
- Where you wish to pay a fee directly to the firm instead of commission, or where no or insufficient commission applies, the fee is based on:
 - €150 per hour for, meetings, advice, administration, file maintenance, etc.
 - The initial fee will be for the initial service provided. The total fee will be advised at the time.
 - The annual fee will be for ongoing administration, file maintenance, etc. charged at 2 hours per annum.

Clawback of Commission:

- If we receive commission from a product provider as the fee or part of the fee for services provided to you, but the commission is subsequently clawed-back by the provider because of early encashment by you or because of the transferring of the assets/funds or business to another provider or in any circumstances consequent on your actions or omissions, we will charge a fee to you that is equal to the amount of the clawed-back commission. That fee will be owing in simple contract upon the claw-back of the commission.

BUSINESS ENHANCEMENT & PROMOTIONS:

The firm is regularly invited to product providers’ seminars which are educational and promotional. Food and/or stationery are often provided at the seminars. Webinars are also provided for educational purposes. From time to time the firm receives items such as office stationery from product providers which are usually promotional and do provide free office resources. Automated calculators/systems for quotations etc. are available from product providers for use on my computer system and/or my website. These benefits are not part of any arrangement (other than permission & terms of use for systems) with any product provider and are not in any way part of any remuneration for business transacted and/or for business volumes. These benefits enhance the service to customers.

DEFAULT:

The Firm will, if necessary, exercise its legal rights to receive any payments due to it from customers for business services provided by the Firm. Details of the effect of any default on payments due under any products arranged for your benefit will be included in the product producers' relevant policy terms and conditions. Product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you.

This Statement of Fees is effective from 2nd March 2023 and will apply until further notice, in writing.

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