Customer Data Consent

Best practice dictates that you understand why we collect data from customers and how we use it. It also requires us to be clear with you how we share that data and our processes in managing and retaining the data on our systems.

We will always comply with Irish and European data protection legislation and you can see how we do this by reading our full Privacy Notice on our website (www.iwantamortgage.ie) and attached herewith.

We process your data as it is necessary for the performance of the contract, i.e. to provide you with a mortgage, life, pensions, or protection product, or manage your enquiry in relation to same.

For life, pensions and protection products, Howard Financial Services Limited acts under a sole agency agreement with Acorn Brokerage Limited t/a Ask Acorn — see our Terms of Business for further detail. For mortgages, please contact francis@iwantamortgage.ie; for life, pensions and protection matters, please contact francis.howard@askacorn.ie.

Please confirm receipt of your Terms of Business and Privacy Notice documents (also available on our website www.iwantamortgage.ie).

I/we confirm [ ]

……………………………………………………………………………………

Generally, we may collect your data for one or more of the following reasons:

To respond to your request(s) for advice or products or queries in relation to same.

Reviewing your financial, insurance or mortgage position or products as is prudent or required.

To recommend products that protect your lifestyle, e.g. protecting your family (including mortgage) in the event of death.

Planning your financial future, e.g. retirement funding, savings and investment options.

Assessing affordability and eligibility for mortgage products.

Preparing and submitting mortgage applications to lenders on your behalf.

Direct Marketing*

We plan on advising you from time to time about products or services that may be of interest to you.

Here's a sample list of the things we may contact you about*:

- Tips and guides to help you get the most from the products you have or may purchase from us
- News about our company or industry including newsletters
- Details of new products and services
- Special offers
- Requests for your feedback

If you consent to us contacting you for this purpose*, please confirm below.

I/we agree [ ]

………………………………………………………………………………

Detailed customer communication policy

We can communicate with you in various ways including e-mail, postal mail, phone, and SMS. We will make sure our contact with you is relevant based on the information you give us.

If you consent to us contacting you, please tick below to say how you would like us to contact you:

Personal Email [ ] Personal Mobile [ ] Home Landline [ ] Home Mobile Text [ ]

I/we agree [ ]

………………………………………………………………………………

What is the best time of the day for us to call you?

Before noon [ ] Afternoon [ ] Evening [ ]

I/we agree [ ]

………………………………………………………………………………

Profiling and Automated Decision Making

Profiling

Mortgage advisers use profiling in their business. The main categories relevant to our services are:

a) Profiling for marketing purposes.

b) Establishing affordability and providing quotations for mortgage products.

a) Profiling for marketing purposes*

When we seek to contact you about other services, as outlined above*, we run automated queries on our database to establish the suitability of proposed products or services to your needs.

Please confirm your agreement to this type of profiling for marketing purposes below:

I/we agree [ ]

………………………………………………………………………………

b) Establishing affordability and providing quotations for mortgage products

Our Regulator, the Central Bank of Ireland, requires that we establish a customer's ability to afford the cost of a mortgage product before proceeding with a transaction. We have automated processes, including AI-assisted assessment tools, which assist us in calculating a customer's affordability from the information that customers provide to us in relation to their gross income, family expenses, taxation and commitments.

Additionally, we have automated processes that enable us to calculate the costs of mortgage products. These costs can vary between customers depending on matters such as age, term of a proposed product, type of product, and lender-specific lending criteria.

Your Data Protection

Your privacy is a priority for us, so we will always make sure you are in control of everything we do with your personal information.

You can opt out just as easily as you have opted in, by using the 'Unsubscribe' link at the bottom of any email you have received from us, or you can opt out at any time by contacting us at francis@iwantamortgage.ie (mortgages) or francis.howard@askacorn.ie (life, pensions and protection), or by calling us on 086 865 2592.

Client Disclosure Requirements

I/we are aware that when completing proposals or applications, customers are required to disclose accurate and complete information, including (where relevant to the product sought) medical details or history, previous insurance claims, income, financial commitments, and relevant personal circumstances. Failure to do so may result in: (i) a policy or application being delayed, cancelled, or unable to proceed; (ii) claims not being paid; (iii) difficulties in securing mortgage finance or insurance elsewhere; (iv) in the case of property insurance, failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on that property.

Customer Consent and Awareness Confirmation Signature(s)

Customer 1 …………………………………………. Customer 2 ………………………………………….

Dated …………………………………………. Dated ………………………………………….

FOR OFFICE USE:

Scanned to client file(s) ………………… Date …………

CRM updated ………………… Date …………

Signature ………………… Date …………
