DAVY

Terms of Business J & E Davy Unlimited Company ("Davy")

Provided to meet the Central Bank of Ireland's Consumer Protection Code.

1. About Us

1.1 General

J & E Davy Unlimited Company ('Davy') trading as Davy Private Clients and Davy Select, is regulated by the Central Bank of Ireland. Davy is authorised as an Investment Firm, regulated by the Central Bank of Ireland (registration number is C775) under Regulation 5 (2) of the Statutory Instrument No. 375/2017 European Union (Markets in Financial Instruments) Regulations 2017, with further detail available at https://registers.centralbank.ie/.

Davy provides other services that are not regulated by the Central Bank (for example, probate services). Where we provide unregulated services, we will clearly distinguish them from our regulated services in all communications and on our digital channels.

Davy's registered office address is Davy House, 49 Dawson Street, Dublin 2, Ireland. To find out more about Davy, please visit our website at www.davy.ie or you can contact us on +353 (1) 679 7788.

Davy is a member of Bank of Ireland Group.

1.2 Regulated Activities

Davy offers a range of investment and pension products including:

1. Investment Products
(i) Discretionary Managed Account
(ii) Advisory Managed Account
(iii) Execution-Only

2. Pension
(i) Master Trust Executive Pension
(ii) PRSAs
(iii) Personal Retirement Bonds
(iv) ARFs

Davy is also authorised as an Insurance Intermediary. Further information on these activities are specified within the standalone Life Assurance, Serious Illness and Income Protection Terms of Business.

1.3 Central Bank Codes

Davy is required to comply with Central Bank of Ireland codes of conduct and regulations. The codes offer certain protection to consumers. They can be found on Central Bank's website at https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations.

They include:

- Consumer Protection Code (CPC) 2025
- Minimum Competency Code 2017
- Fitness and Probity Standards 2025

2. Fees and charges

J & E Davy charges its customers fees and charges in connection with the products and services provided by it. These are set out in our agreements and are available on www.davy.ie. Note also that fees and charges for products and services may be amended from time to time by J & E Davy.

3. Your personal data

For information in relation to how we collect your personal data, how we use it and how you can interact with us about it, see our Privacy Notice available on our website at Privacy Policy | Davy. This policy may change from time to time.

4. Conflicts of interest

Davy has a policy in relation to the effective identification and management of conflicts of interest when providing products and services. The policy ensures that we identify and take action to ensure that conflicts of interest do not impact on our clients' interests.

For further information on conflicts of interest, please refer to the summary of our Conflicts of Interest Policy, which has been provided to you as part of the account opening information. This document is also available on the Davy website on www.davy.ie. Any amendments to this document will be made available on Davy's website.

5. Complaints

If you have any complaints about one of our products or services, we encourage you to contact us. Our complaints policy is available on our websites at www.davy.ie and www.davyselect.ie. Please address correspondence in relation to any complaints you may have to your Davy Portfolio Manager at Davy, 49 Dawson Street, Dublin 2, who in turn may refer the matter to the Compliance Department, which is independent of the Portfolio Management department.

The complaint will be fully investigated by Davy, and we will give you a full response. While we are investigating your complaint, we will give you a regular written update.

If you are not satisfied with the outcome, or if the complaint is not resolved within 40 working days, you may be able to refer your complaint to Financial Services and Pensions Ombudsman.

You can contact the Financial Services and Pension Ombudsman at:

- **Address:** Lincoln House, Lincoln Place,
  Dublin 2, D02 VH29
- **Phone:** (01) 567 7000
- **Email:** info@fspo.ie
- **Website:** www.fspo.ie

6. Investor Compensation Act 1998

We are a member of the Investor Compensation Scheme, set up by law, which provides compensation to eligible investors should we become insolvent. The amount of compensation that you may receive will be 90% of the net amount you have lost or €20,000, whichever is less. Full details of the 'Investor Compensation Scheme' are available on www.investorcompensation.ie. In the event of changes to the scheme, details will be provided on that website.

7. Changes to these terms

Where there are any important changes to these Terms of Business, we will inform affected clients as soon as possible. We will issue you with our revised terms as soon as possible and on a durable medium. These changes will apply on the date we state in the notice. No amendment will affect any order or transaction or any legal rights or obligations that may have already arisen prior to the effective date of the changes.

The information contained in these Terms of Business is effective as of 23rd March 2026.