Terms of Business of Kilmallock Credit Union Limited

These Terms of Business set of the general terms under which Kilmallock Credit Union Limited will provide business services to you and the respective duties and responsibilities of both Kilmallock Credit Union Limited and you "the member" 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 for you. If any material changes are made to these terms, we will notify you.

About us & how we are regulated

Our Legal name is Kilmallock Credit Union Limited. Our registered office is at Lord Edward Street, Kilmallock, Co. Limerick. Our telephone number is 06398355 or we can be contacted by email at info@kilmallockcu.ie. Kilmallock Credit Union Limited is subject to compliance with all regulatory requirements relevant to our authorisation. Kilmallock Credit Union Limited is regulated by the Central Bank of Ireland. Further information can be found on the Central Banks website www.centralbank.ie Kilmallock Credit Union Limited is subject to the Consumer Protection Code 2012, where it relates to our authorisation as intermediaries, the Minimum Competency Code and the Individual Accountability Framework as it applies to credit unions, all of which offers protection to consumers. The codes can be found on the Central Bank's website www.centralbank.ie.

Kilmallock Credit Union Limited ("the firm") (ref. No. C13896) is authorised under the European Union (Insurance Distribution) Regulations 2018 as an Insurance Intermediary and Investment Intermediaries Act, 1995 (as amended) as an Investment Intermediary – Deemed RAIPI. The Register of Investment Intermediaries (RAIPI) Deemed Authorised is maintained by the Central Bank of Ireland pursuant to Section 17 (2b) of the Investment Intermediaries Act, 1995 (as amended). Included in the Register of Investment Intermediaries (RAIPI) Deemed Authorised is the Register of Tied Agents maintained pursuant to Section 25 (H)(1) of the Investment Intermediaries Act 1995 (as amended).

Kilmallock Credit Union Limited holds Professional Indemnity Insurance in accordance with the Central Bank of Ireland's requirements. Our Standard Rules for Credit Unions are registered with the Central Bank under the Credit Union Act, 1997 (as amended) and Kilmallock Credit Union Limited is affiliated with the Irish League of Credit Unions. Kilmallock Credit Union Limited and its operating principles are founded on the philosophy of co-operation and its central values of equality, equity and mutual self-help. At the heart of these principles is the concept of human development and fellowship expressed through people working together to achieve a better life for themselves and their children.

Conflicts of Interest

It is the policy of Kilmallock Credit Union Limited to avoid any conflict of interest when providing the above services to our members. However, where a conflict of interest June arise, we will advise you of this in writing before proceeding with any such service.

If you have not been advised of any such conflict you are entitled to assume that none exists. We have a conflicts of interest policy in place to ensure that conflicts of interest are avoided. Where it is not possible to avoid a conflict of interest, we will ensure you are treated fairly and seek your acknowledgment in writing that you still wish to proceed to take up the product or service with us. Regulated Activities

Version: June 2025

The Credit Union's principal business is the provision of financial services generally. We take deposits, makes loans and provide a range of other financial services and products.

These activities are regulated by the Central Bank of Ireland.

Services we provide

- Membership
- Savings
- Loans
- Direct Debits
- Payzone Bill payments
- Foreign Exchange
- Loan Protection Insurance
- Death Benefit Insurance
- Life Savings Insurance
- Mortgages

• Nominations

• Online Banking

Complaints

We have in place a written procedure for the handling of complaints. This procedure provides that complaints will be appropriately recorded, investigated and resolved. The outcome of any investigation will be communicated to you.

As part of our complaint's procedure, we will:

• acknowledge each complaint on paper or on another durable medium within five business days of the complaint being received;

• provide the complainant with the name of one or more individuals appointed by the regulated entity to be the complainant's point of contact in relation to the complaint until the complaint is resolved or cannot be progressed any further;

• provide the complainant with a regular update, on paper or on another durable medium, on the progress of the investigation of the complaint at intervals of not greater than 20 business days, starting from the date on which the complaint was made;

• attempt to investigate and resolve a complaint within 40 business days of having received the complaint; where the 40 business days have elapsed and the complaint is not resolved, we will inform the complainant of the anticipated timeframe within which we hope to resolve the complaint.

If you feel you have cause for complaint, you should contact the Customer Complaints Officer at Kilmallock Credit Union, if your complaint is not resolved to your satisfaction, you June then refer the complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Contact (01) 567 7000 or email info@fspo.ie

Data Protection & GDPR

We gather and process your personal data in compliance with (a) data protection law and (b) any Data Protection Notices we show you or consents which we ask you to agree to.

Kilmallock Credit Union Limited complies with the requirements of the General Data Protection Regulation (GDPR) and the Data Protection Acts 1988-2018. We are committed to protecting your privacy and personal data will only be collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes. These are outlined in our Privacy Statements which are available on our website at www.kilmallockcu.ie We can also provide a paper version of the document by post or in branch. Please contact us should you wish to request a copy. If you have any concerns about your personal data, please contact info@kilmallock.ie

Deposit Guarantee Scheme & Investor Compensation Scheme Version: June 2025

The Deposit Guarantee Scheme is administered by the Central Bank of Ireland and is funded by the credit institutions (Kilmallock Credit Union Limited) covered by the scheme. The DGS protects eligible deposits up to a limit of €100,000 per depositor per credit institution covered by the Scheme. For additional information on the Deposit Guarantee Scheme please refer to www.depositguarantee.ie

The Investor Compensation Scheme administered by the Investor Compensation Company Limited applies in respect of money or instruments owed by the Credit Union to member in connection with investment services. The maximum amount investors can claim is 90% of their financial loss certified by the Administrator up to a maximum compensation of €20,000 per investor.

Changes to Terms of Business

Kilmallock Credit Union Limited reserves the right to amend these Terms of Business from time to time in accordance with changes in legislation or business requirements. Where there are any material changes to these Terms of Business, we will notify affected customers as soon as possible. You can always find an up-to-date version of this notice on our website www.kilmallockcu.ie. You will also find a copy on display in our branches, or you can ask us for a copy. The information contained in these Terms of Business is correct as of June 2025.