

Terms of Business

These Terms of Business set out how we Finance Ireland Credit Solutions DAC (Finance Ireland) will provide services to our customers. We are giving you a copy of these terms of business in accordance with the Central Bank (Supervision and enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025.

About Us

Finance Ireland Credit Solutions DAC, trading as Finance Ireland, Finance Ireland Motor and Leasing, Finance Ireland Residential Mortgages, Finance Ireland Commercial Mortgages, Finance Ireland Agri, Finance Ireland Leasing, Finance Ireland Premium Finance and Polestar Financial Services is a Retail Credit Firm authorised by the Central Bank of Ireland.

Our registered address is Clerkin House, 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53.

We are registered at the Companies Registration Office, Dublin with company registration number 549222.

If you wish to contact us, please call us at +353 (1) 642 5380, write to Finance Ireland, Clerkin House, 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53 or email us at info@financeireland.ie.

Regulatory Status

Finance Ireland is a Retail Credit Firm authorised and regulated by the Central Bank of Ireland.

We are subject to the codes of conduct and regulations issued and/or enforced by the Central Bank with which we are required to comply. These codes and regulations offer protection to consumers and can be accessed on the CBI's website www.centralbank.ie

Regulatory Activities

Finance Ireland serves our customers by offering a range of lending and asset finance products such as hire purchase, personal contract plans, leasing, contract hire and unit stocking. We also provide commercial mortgages to property professionals and offer insurance premium financing to business customers.

Charges

We apply charges for the products and services provided and as outlined in our published schedule of fees and charges. Charges may include administration and servicing fees and any other applicable amounts as agreed with you, the customer.

We display our schedule of fees and charges on our website www.financeireland.ie. Customers are encouraged to review this schedule to understand the applicable costs before engaging our services.

Conflicts of Interest

Finance Ireland is committed to conducting business in an honest and ethical manner. We have a conflicts of interest policy in place to identify, prevent and manage conflicts of interest that may arise. This policy ensures that any actual or potential conflicts are promptly disclosed and appropriately addressed to safeguard the interests of our customers. Measures include regular monitoring, staff training and escalation procedures to ensure impartiality and fairness in all dealings.

Where you Default

If you experience difficulty in making repayments, you should contact us promptly. Our procedures are designed to assist you, where possible, in meeting your repayment obligations. We will also contact you to discuss your arrangements.

If you default on an agreement with us, we may terminate that agreement and enforce your obligations through legal proceedings or by exercising any guarantee or security provided in respect of those obligations.

Complaints

We seek to resolve any complaints fairly and promptly. We have a written procedure for the proper handling of complaints including that complaints will be recorded, investigated and resolved. The outcome of any investigation will be communicated to you.

Should you wish to make a complaint you may

- write to Finance Ireland, Clerkin House, 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53
- submit through our online complaints form available at www.financeireland.ie
- email us at complaints@financeireland.ie

Our complaints procedure is available on our website www.financeireland.ie

If you are not satisfied with our response, you may be entitled to refer the matter to the Financial Services & Pension Ombudsman:

Financial Services & Pension Ombudsman

Lincoln House

Lincoln Place

Dublin 2

D02 VH29

Contact: +353 1 567 7000

Email: info@fspo.ie

Changes to Terms of Business

Where there are any material changes to these terms of business, we will notify affected customers in writing or by email at least 5 working days prior to the effective date of the change.

Effective Date

The information contained in these Terms of Business is correct as of March 2026.