



curran
futures

Possibility
Awaits

Terms of Business

Effective from July 2025

CONTENTS

Authorisation.....	3
Our Services.....	3
Disclosure Of Information.....	3
Statement Of Charges:.....	3
Financial Planning Fees.....	4
Implementation Fees.....	4
Investment Management Fees.....	4
Invoices And Taxes.....	5
Conflicts Of Interest.....	5
Default On Payments.....	5
Complaints.....	5
Compensation Scheme.....	6
Governing Law.....	6
Amendments.....	6

These Terms of Business effective from 1st July 2025 and set out the general terms under which we will provide business services to you and the respective duties and responsibilities of both ourselves and you 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. If any material changes are made to these terms, we will notify you.

AUTHORISATION

Ross Curran Financial Services Ltd trading as Curran Futures (56064) is regulated by the Central Bank of Ireland as an;

- Insurance Intermediary registered under the European Union (Insurance Distribution) Regulations 2018
- Investment Intermediary authorised under the Investment Intermediaries Act, 1995

Copies of our regulatory authorisations are available on request. Alternatively, the Central Bank holds registers of all regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or visit their website www.centralbank.ie to verify our credentials.

OUR SERVICES

Curran Futures provides financial planning, wealth management, and retirement advice to individuals and businesses. We can advise on and arrange:

- Life Insurance (including Term Cover, Specified Illness, Permanent Health Insurance, and Income on Death)
- Pensions
- Investments
- Mortgages

We provide advice based on a fair analysis of the market and recommend products from the range offered by the companies and lenders with whom we hold agencies. A full list of these providers is available on request.

We are members of Brokers Ireland, which works with the Central Bank, Department of Finance, and Financial Services Ombudsman to protect broker and consumer interests.

- **Investment Intermediary Services:** Provided on a fair analysis basis. We are remunerated by fees and/or commission. See [Schedule of Fees](#) and [Our Remuneration](#) available on our website
- **Insurance-Based Investment Products:** Also provided on a fair analysis basis and remunerated by fees and/or commissions. See [Schedule of Fees](#) on our website
- **Life Insurance and Pension Products:** We offer services based on a sufficiently large number of contracts and providers to ensure professional recommendations tailored to your needs. See [Our Remuneration](#) on our website

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Registered in Ireland; Company Registration No: 475023 | VAT: IE 9720493U | Director: Ross Curran
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- **Insurance Intermediary Services:** As impartial brokers, our principal services are based on fair market analysis. Clients may opt to pay for services via fee.

DISCLOSURE OF INFORMATION

To advise you properly, we require accurate and complete information regarding your investment knowledge and experience. Failure to provide this may limit our ability to recommend suitable products.

We act as your representative in dealings with our product providers and offer assistance throughout the policy lifecycle, including claims. It is your responsibility to read all policy documents and understand the cover, exclusions, and terms. You must provide honest and complete information during application and update us of any changes before paying the first premium.

Please notify us of any changes to your circumstances (e.g., name, address) so our records remain current.

STATEMENT OF CHARGES:

Curran Futures is remunerated by any combination of fee, commission and/or other payments from product producers on the completion of certain types of business. You may choose to pay in full for Curran Futures services by means of a fee. Details of our remuneration and any other 3rd party remuneration will be included in a specific disclosure document, such as when we are recommending a product to you. Where we receive recurring commission, this forms part of the remuneration for ongoing advice with regards to the business we advise you on and we will provide you with an annual update on your investment business. If we receive commission from a product provider, this will not be offset against the fee which we may charge you.

FINANCIAL PLANNING FEES

Subscription/Retainer Model

Curran Futures offer a subscription-based payment model where a client is billed on a monthly basis for our Financial Planning Programme(s). The monthly fee will be agreed with you in advance and will range from €50 to €1000 per month + VAT depending on the programme.

Payment is arranged on a Standing Order basis and can be cancelled at the clients discretion at any time. There is no minimum amount payable, but clients are active in the programme only as long as payment continues

Alternatively,

Should you wish to engage with Curran Futures on a specific advisory area but do not want the full Financial Planning Programme, we will operate on a time based fee model. The following hourly rates apply:

CEO:	€300 per hour + VAT
Financial Advisor:	€200 per hour + VAT
Administrator:	€100 per hour + VAT

This is the maximum amount we will charge for these consultations; however, we may run free or discounted consultations for specified periods of time, but we will not charge more than the stated amount:

Our time based services do not include ongoing reviews.

IMPLEMENTATION FEES

As part of our service, Curran Futures may recommend the purchasing of a financial product from a third-party provider. However, there is no obligation to purchase said product through Curran Futures (as broker/intermediary).

In the event that Curran Futures act as broker/intermediary for the purchase of a financial product, we will seek to be remunerated by fee, commission and/or other payment method from you (the client) or the product producers on the completion of business

Any such fee/commission or any other third-party payment will be disclosed to in advance as part of

your 'Statement of Suitability' and are available on annual basis.

In some, but not all, instances you may have the option to pay for Curran Futures' implementation services by means of a fee, In lieu of commission, payments details of fee can be found in our ['Schedule of Fees'](#) available on our website. Commission rates are provided as part of the implementation process.

INVESTMENT MANAGEMENT FEES

Curran Futures provide bespoke investment advice in isolation or as part of our Financial Planning service. Where a client agrees to set up an investment or product based on our recommendations, with Curran Futures as broker/intermediary, an implementation fee as outlined in our [Schedule of Fees](#) will be charged.

For the ongoing administration and advice on an investment fund or financial product, an annual charge may apply. This charge is based on a number of factors that may influence the level of charges applied including, the size of the investment, the level of service and advice required, the complexity of arrangements, our client segmentation model, the timeline or term of the product or advice needed, the size or structure of a scheme, any preferential pricing available in the market at the time, advisor discretion and competitive market conditions.

[Note: Annual Management Fees are deducted from the asset by the custodian or fund manager and are not liable to VAT, with the exception of Self Directed Pension Schemes]

A summary of the details of all arrangements for any fee, commission, other reward or remuneration paid or provided to us by the product producers is available on our website, and will be disclosed to you before the implementation of any product or service. If you need further explanation on this information, please do not hesitate to contact us.

Other Business

In certain circumstances, it will be necessary to charge a fee for services provided. A full list of our advice and implementation fees are available on our website, please refer to our [Schedule of Fees](#).

Where fees are chargeable, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined

INVOICES AND TAXES

Invoices will be due for payment on receipt by you. Fees charged by Curran Futures may be subject to VAT.

CONFLICTS OF INTEREST

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises, we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

DEFAULT ON PAYMENTS

We will exercise our legal rights to receive payments due to us from clients (fees and insurance premiums) for services provided. 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. We would refer you to policy documents or product terms for the details of such provisions.

COMPLAINTS

We have a complaints procedure in place which is available on request. Your complaint can be in writing, email, telephone, or face to face. If your complaint is face to face or by phone, we will write to you to confirm our understanding of your complaint. We will acknowledge your complaint within 5 business days, advising you of the name of the person dealing with your complaint on behalf of the company. All complaints should be sent for the attention of Complaints Dept, Curran Futures, 21 Mary St, Galway or e-mail team@curranfutures.ie.

If in the event a complainant is dissatisfied with the outcome of our investigation, you are entitled to refer the matter to the Financial Services & Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, Lo call 01 5677000 email info@fspo.ie.

A full copy of our complaint's procedure is available on request.

DATA PROTECTION

Curran Futures complies with the requirements of the Data Protection Acts 1988-2018. We are committed to protecting and respecting your privacy. Our Data Privacy Policy will be provided to you at the time of data collection. We may use third party providers for onboarding of clients, these companies will also be regulated and adhere to the General Data Protection Regulations.

Please refer to our Privacy Notice for more information here: [Curran Futures Privacy Notice](#)

We would also like to keep you informed of pension, insurance, investment and any other services provided by us or associated companies with which we have a formal business arrangement, which we think may be of interest to you. We would like to contact you by way of letter, email or telephone call. If you wish to receive such marketing information, please tick the appropriate box on the signature page of this document.

You have the right at any time to request a copy of any 'personal data' (within the meaning of the GDPR) that our office holds about you and to have any inaccuracies in that information corrected. Please contact us at team@curranfutures.ie if you have any queries about your personal data.

COMPENSATION SCHEME

We are members of the Investor Compensation Scheme.

The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act. Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered, or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so. A right to compensation will arise only: If the client is an eligible investor as defined in the Act; and if it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and to the extent that the client's loss is recognised for the purposes of the Act. Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or compensation of up to €20,000. For further information, contact the Investor Compensation Company Ltd. at (01) 224 4955.

We are also members of the Brokers Ireland Compensation Fund.

Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

GOVERNING LAW

The laws of the Republic of Ireland will govern this Terms of Business document and the services which are referred to in this document.

AMENDMENTS

Curran Futures reserves the right to amend its Terms of Business document and the services which are referred to in this document.

These Terms of Business are valid from July 2025 until further notice