

Terms of Business

These terms of business set out the basis on which Dilosk DAC provide services to our customers.

About Us:

Dilosk DAC, trading as Dilosk and ICS Mortgages, is an Irish Regulated Financial Service Provider headquartered at 20 Ely Place, Dublin 2. Dilosk entered the Irish mortgage market through the acquisition of ICS Mortgages including the brand and distribution platform from Bank of Ireland in 2014. Dilosk DAC trading as Dilosk and ICS Mortgages is regulated by the Central Bank of Ireland (“Central Bank”). Dilosk is a private limited company formed under company registration number 531010.

Head Office Contact Details:

Dilosk DAC
20 Ely Place
Dublin 2
Ireland
Phone: + 353 1 518 0030
E-mail: info@dilosk.com
Website: www.dilosk.com

Our Regulatory Status

Dilosk DAC, trading as Dilosk and ICS Mortgages, is regulated by the Central Bank of Ireland as Retail Credit Firm.

Dilosk is subject to the following Central Bank Codes of Conduct and regulations which a firm must comply with, which offer protection to consumers. These Codes can be found on the Central Bank’s website: www.centralbank.ie/regulation/consumer-protection.

Consumer Protection Code;

- Central Bank (Supervision and Enforcement) Act 2013 (Section 148) (Lending to small and Medium-Sized Enterprises) Regulations 2015 (the “SME Regulations);
- Minimum Competency Code

Our Services

Our primary service is the provision of mortgage loans to borrowers seeking to purchase or refinance residential property located in the Republic of Ireland. Your ICS Mortgages lending manager or your broker will assist you in assessing if our products are suitable for your needs.

You can find a list of Mortgage credit intermediaries (brokers) on our website: www.icsmortgages.ie/useful-information/find-your-nearest-broker

Or you can contact your ICS Mortgages lending manager on 0818 542 542

Address. 20 Ely Place, Dublin 2, D02 X263, Ireland **Telephone.** +353 (0)1 518 0030 **Email.** info@dilosk.com www.dilosk.com

Dilosk DAC, trading as Dilosk and ICS Mortgages, is regulated by the Central Bank of Ireland. Registered in Ireland 531010.

Directors: Fergal McGrath, Oran McGrath, Kevin Cooney, Ray McMahan, Tony McPoland.

Our Charges

We apply fees and charges for the products and services we provide. The fees and charges that apply differ based on the product. These fees are outlined in your fees and charges schedule received with your application pack. You can also find a full list of fees and charges on our website: www.icsmortgages.ie/useful-information/fees-charges

Conflict of Interest

It is our policy to avoid instances of conflict of interest with our clients. If an unavoidable conflict of interest arises we will ensure that you are treated fairly. Where a conflict arises, we will clearly disclose its nature and source and take all responsible steps within our control to manage the conflict and minimise any potential impact to you. We will require written acknowledgment confirming that you understand the conflict and wish to proceed.

Consumer Default

If you default on an agreement with us we may terminate that agreement and take such steps (including legal proceedings and enforcement of security) as we consider necessary to recover what you owe us.

Complaints Procedure

It is our policy to ensure that complaints are dealt with by taking responsible steps to ensure that your complaint is treated promptly and pro-actively with a view to finding a suitable resolution.

Should you wish to make a complaint in relation to your business with ICS Mortgages, please phone us on 1890 542 542 or by writing to us:

ICS Mortgages
PO Box 1077
Maynooth
Co. Kildare

Or email: customerservice@icsmortgages.ie

We will acknowledge receipt of your complaint within five working days from receipt. All complaints will be dealt with thoroughly and fairly. You will be updated on the investigation of your complaint within 20 working days and we would hope to resolve the matter fully within 40 working days.

In the event, that you are not satisfied with our final response or the way we handle your complaint, you can refer the matter to:

The Financial Services and Pensions Ombudsman Bureau
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Phone (01) 5677000
Website: FSPO - How to make a complaint
E-mail info@fspo.ie



Referring the matter to The Financial Services and Pensions Ombudsman Bureau, does not affect your right to take legal action against us. You can get more information directly from The Financial Services Ombudsman Bureau.

Effective Date

These Terms of Business are effective as at 03.09.2019 and remain up to date.

Changes to these Terms of Business

Where there are any material changes to these Terms of Business we will notify affected customers 5 working days prior to the affective date of these changes.