

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION (“SECCI”) FOR BCP APPROVED MINIMUM RETIREMENT FUND (AMRF) CONTRACT

1 | IDENTITY AND CONTACT DETAILS OF THE CREDITOR/CREDIT INTERMEDIARY

Creditor	BCP Asset Management DAC trading as BCP
Address	71 Upper Leeson Street, Dublin 4
Telephone number	+353 1 668 4688
Email address	invest@bcp.ie
Web address	www.bcp.ie

2 | DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT

The type of credit	Under the Finance Act 2014 Approved Minimum Retirement Fund (AMRF) holders may withdraw 4% of his or her AMRF value (at the time of the payment or transfer) in any one year. Credit for tax and income payable on any withdrawals from your Approved Minimum Retirement Fund (AMRF) subject to the 4% maximum in any one year.
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement</i>	The total amount of credit will be your tax liability and income for all withdrawals from your AMRF subject to the 4% maximum limit in any one year.
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	The credit will be made available to pay all taxes and income on all withdrawals from your AMRF subject to the 4% maximum limit in any one year.
The duration of the credit agreement	The agreement will continue while BCP continues to act as Qualifying Fund Manager (QFM) to your AMRF.
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay an amount equal to the tax and income payable on all withdrawals funded by BCP and any interest payable. The amount due will be deducted from the maturity proceeds of the investments held in your AMRF before any reinvestment or transfer. BCP will debit repayments from the maturity proceeds without any additional order.
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	The total amount repayable will be calculated from the following information provided. AMRF holders may withdraw 4% of his or her AMRF value (at the time of the payment or transfer) in any one year. Withdrawals are liable to income tax, Universal Social Charge and PRSI, if applicable. Where BCP funds withdrawals the total amount you will have to repay will be the amount borrowed plus interest charged at a rate of the prevailing European Central Bank interest rate + 2.5%. The above information is subject to any changes in policy by Revenue.

3 | COSTS OF THE CREDIT

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	The interest will be fixed at the rate of the prevailing European Central Bank interest rate + 2.5%.
Annual Percentage Rate of Charge (APR) <i>This is the total cost expressed as an annual percentage of the total amount of credit.</i> <i>The APR is there to help you compare different offers.</i>	The APR will depend upon the total amount of credit.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out — an insurance policy securing the credit, or — another ancillary service contract? If the costs of these services are not known by the creditor they are not included in the APR.	No Yes, AMRF contract

4 | OTHER IMPORTANT LEGAL ASPECTS

Right of withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	Yes
Early repayment <i>You have the right to repay the credit early at any time in full or partially.</i>	Yes
Consultation of a database <i>The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i>	Yes, BCP will inform you if your credit application is rejected on the basis of a consultation with a database.
Right to a draft credit agreement <i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i>	Together with this SECCL, you will receive the AMRF Application Form. These documents comprise the draft credit agreement.

5 | ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

(a) Concerning the creditor

Registration	BCP Asset Management DAC trading as BCP is a private limited company under registration number 92930.
The supervisory authority	BCP Asset Management DAC is regulated by the Central Bank of Ireland.

(b) Concerning the credit agreement

Exercise of the right of withdrawal	Rather than enter into a credit agreement you can request that funds be retained on deposit in your AMRF to meet the cost of withdrawals.
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Irish Law.
Clause stipulating the governing law applicable to the credit agreement and/or the competent authority	The courts of Ireland have jurisdiction to resolve any matter that may arise from this agreement.
Language regime	Information and contractual terms will be supplied in English.

(c) Concerning redress

Existence of and access to out-of-court complaint and redress mechanism	<p>If you wish to make a complaint you may do so in writing. Please address your complaint to BCP Asset Management DAC, 71 Upper Leeson Street, Dublin 4.</p> <p>In the event that you are not satisfied with our response you may refer the matter to the Financial Services Ombudsman.</p> <p>The details for the Financial Services Ombudsman are:</p> <p>Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House Lincoln Place, Dublin 2.</p> <p>Telephone number: 01- 6620899 Lo-call: 1890 88 20 90 Email Address: enquiries@financialombudsman.ie Website: www.financialombudsman.ie</p>
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BCP Asset Management DAC

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