

APPROVED RETIREMENT FUND (ARF) | APPROVED MINIMUM RETIREMENT FUND (AMRF)

APPLICATION FORM

ADVISOR USE ONLY:

Renewal Commission ☐ 0%; ☐ 0.25%; ☐ 0.5%

A | PERSONAL DETAILS

NAME IN FULL:

(Mr/Mrs/Ms/Other)

PPS NUMBER:

CONTACT ADDRESS:

CONTACT

TELEPHONE NUMBER:

DATE OF BIRTH:

MARITAL STATUS:

1. Investment advice was provided by:

Intermediary

BCP

Investment advice not provided

2. My/Our investment knowledge is

Limited

Good

Extensive

EMAIL ADDRESS for crm.bcp.ie registration to view your account online:

For Foreign Account Tax Compliance Act (FATCA) purposes: Are you a Citizen, or resident for tax purposes, of the United States of America?

Yes:

No:

If the answer is Yes, you must provide us with a completed W9 Form.

For Common Reporting Standard purposes: Are you a resident of any country or territory other than Ireland for tax purposes?

Yes:

No:

If Yes, please list below all countries/territories in which you are resident and provide the relevant Tax Identification Number(s) (TIN):

Country/Territory

Tax Identification Number

B | INVESTMENT DETAILS

PRODUCT NAME:

AMOUNT TO INVEST:

€

€

€

Please make cheques payable to "BCP Asset Management DAC"

C | INVESTMENT INFORMATION

Only complete the following section if you are applying for an ARF; if you are applying for an AMRF, please move directly to the Declaration in Section D overleaf.

Do you have an Approved Minimum Retirement Fund investment with BCP Asset Management DAC or another Qualifying Fund Manager?

Yes ☐

No ☐

If yes, please provide the following details:

QUALIFYING FUND MANAGER:

REFERENCE NO:

AMOUNT OF ORIGINAL INVESTMENT:

€

If you do not have an Approved Minimum Retirement Fund, you must be able to answer yes to at least one of the following three questions:

1. Are you aged over 75? (If yes, please provide proof of age)

Yes ☐

No ☐

2. Are you receiving pensions (including Social Welfare) of at least €12,700 per annum?

Yes ☐

No ☐

(If yes, please attach copies of payment slips)

3. Have you paid at least €63,500 from a retirement fund to buy a pension annuity? If yes, please provide the following details:

INSURANCE COMPANY:

REFERENCE NO.:

DATE OF INVESTMENT:

AMOUNT OF
PREMIUM:

€

D | BANK DETAILS (FOR PAYMENT OF INCOMES AND DISTRIBUTIONS)

ACCOUNT NAME:	<input type="text"/>	BANK NAME:	<input type="text"/>
SORT CODE:	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	ACCOUNT NO.:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BIC:	<input type="text"/>	IBAN CODE:	<input type="text"/>
BRANCH ADDRESS:	<input type="text"/>		

E | DECLARATION

I hereby declare that to the best of my knowledge I am eligible to invest in an Approved Retirement Fund/Approved Minimum Retirement Fund under the Taxes Consolidation Act, 1997 (as amended).

I have read through the replies to all the questions in this application form and declare that to the best of my knowledge and belief all information and statements given whether in my handwriting or otherwise are accurate and complete. I understand that failure to give true and complete answers to all questions may be grounds for rejecting a claim.

I have not withheld or suppressed any material information and where in doubt about whether certain material facts are relevant I have disclosed them. I declare that I will inform BCP Asset Management DAC of any change to any material fact occurring before acceptance of this application and understand that failure to do so may result in the proposed contract being cancelled at its realisable value.

I hereby apply to invest in an (please tick as applicable): Approved Retirement Fund ☐ Approved Minimum Retirement Fund ☐

and agree that this Application shall form the basis of the contract between BCP Asset Management DAC and myself and shall be subject to the normal investment conditions of BCP Asset Management DAC.

Where I have applied to invest in an Approved Minimum Retirement Fund I understand that the Approved Minimum Retirement Fund in which I am about to invest cannot be capable of being surrendered, assigned, commuted except as provided for by the Taxes Consolidation Act, 1997 (as amended).

I authorise, where relevant, each of my previous qualifying fund managers to disclose to BCP Asset Management DAC such particulars as may be requested.

I authorise, where relevant, any insurance provider or pension scheme trustees to provide BCP Asset Management DAC with details of any pension annuity being paid to me.

I agree to receive valuations and other communications from BCP online via crm.bcp.ie.

MATERIAL FACTS:

A material fact is one that will influence whether and upon what terms BCP Asset Management DAC accepts this Application. Failure to give complete and true answers and disclose all material facts could result in the Application being cancelled at its realisable value. If there is any doubt whether a certain fact is material it should be disclosed.

DATA PROTECTION:

BCP Asset Management DAC will treat all information given to it as confidential and will not disclose such information except as permitted by you or as required by law. The information provided will only be used in compliance with the Data Protection Acts 1988 and 2003. (As amended or replaced from time to time and any regulations made under those acts).

DATA PROTECTION NOTICES AND CONSENTS

1. The information you provide to BCP will be held on a computer database and/or any other way and will be used to administer this contract/transaction and any other products or services supplied to you and any future agreements, contracts or arrangements you may have with BCP.
2. You have the right to question the purpose for which your data is held and the right to obtain a copy of your personal data held by BCP by submitting a written request.
3. You have the right to request BCP to correct any inaccuracies in your personal data, by providing BCP with written notification of the inaccuracies.
4. I do not consent to my information being used by BCP Asset Management DAC to provide information on new investment opportunities. Tick box if applicable ☐

I declare that I consent to the

- A. processing and holding (on computer or otherwise) of all information (personal and sensitive) disclosed by me, or on my behalf, in relation to this contract/transaction by BCP, its servants and agents (together with such other information supplied to, or obtained by BCP separately) for administrative, customer care and service purposes.
- B. disclosing of my personal data (personal and sensitive) to persons necessary in connection with the above purposes, to regulatory authorities or as required by law.

NOTICE: PLEASE READ THE DECLARATION BEFORE SIGNING

WARNING: If you propose to take out this investment in complete or partial replacement of an existing investment, please take special care to satisfy yourself that this investment meets your needs. In particular please make sure that you are aware of the financial consequences of replacing your existing investment. If you are in doubt about this please contact your advisor.

DECLARATION BY CLIENT:

I confirm that I have read and understand the above Declarations and the Terms and Conditions as set out in the brochures for the product(s) in which I am investing, and agree to be bound by them.

I/We confirm we have received the BCP Client Asset Key Information Document.

Signature of Client

Date

Please retain page 3 of this application form as it contains some specific terms and conditions relating to your ARF/AMRF. Please refer to the product specific brochure and key features for full details regarding your investment. Investors may not encash prior to the maturity dates, or the early exit dates where applicable. Please refer to the BCP ARF Standard European Consumer Credit Information ("SECCI") and/or the BCP AMRF Standard European Consumer Credit Information ("SECCI") for information regarding the provision of credit (where applicable).

Agent Stamp

Advisor's Name

BCP ARF AMRF

TERMS & CONDITIONS

WHAT HAPPENS ON DEATH

In the event of the death of the ARF/AMRF holder prior to the expiry of the Term of the BCP Bond:

- a) the ARF/AMRF may be transferred into the names of the deceased investor's spouse, or dependent(s) subject to the legislation governing ARFs/AMRFs, or
- b) the ARF/AMRF may be redeemed, subject to normal probate regulations and legislation governing ARFs/AMRFs, at its realisable value as determined by BCP and the Bank. The redeemable amount will be calculated primarily by reference to the market value of the assets, the remaining term to maturity, and the prevailing interest rates at the time. The amount redeemed may be more or less than the capital secure amount.
- c) Any distributions funded by BCP will be deducted from the realisable value before a settlement is paid to the Executors of the Estate.

TAXATION

ARFs: Under the 2011 Finance Act (as amended), tax will be charged on imputed withdrawals based on your age and on the value of your Approved Retirement Fund ("ARF"). This only applies to ARFs which were first established on or after 6th April 2000 and where the beneficiary is aged 60 or over.

1. For investments into fixed term, BCP Capital Secure Bonds and BCP Kick-Out Bonds, BCP will fund the distributions for the terms of the individual bonds. The distributions (where funded by BCP) will be deducted from the maturity proceeds or kick-out proceeds on the individual maturity dates/kick-out dates or where an early maturity option has been chosen on this early maturity date.
2. For investments made into BCP income paying products, BCP will fund the distributions on your behalf. The annual coupon payments payable for the term of the product, will be applied to your ARF cash holding and used to part fund these distributions. The distributions (where funded by BCP) will be deducted from the maturity proceeds on maturity of your income paying investment.

AMRFs: 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. Withdrawals are liable to income tax, Universal Social Charge and PRSI, if applicable.

Withdrawals: A client can request that funds be retained on deposit from their investment with BCP to meet the cost of their distributions/withdrawals from their ARF or AMRF. Please note that where funds are retained initially on deposit with BCP, this will reduce the amount allocated to your chosen investment.

ARF clients may opt to transfer funds from existing ARFs held with another Qualifying Fund Manager to BCP to meet the cost of their distributions.

Credit: Any withdrawals funded by BCP as your Qualifying Fund Manager (QFM) over the Term of the Bond along with any interest payable thereon will be deducted from the maturity proceeds before reinvestment or transfer. Withdrawals funded by the QFM will be funded at a rate of the prevailing European Central Bank interest rate + 2.5%.

Please refer to the ARF Standard European Consumer Credit Information ("SECCI") and/or the AMRF SECCI issued to you for further information.

ANNUAL MANAGEMENT CHARGE

1. For investments in BCP Capital Secure Bonds and BCP Kick-Out Bonds, BCP will receive an annual management charge of 0.5% based off the original amount invested in the bond.
2. Your Financial Advisor can also choose to take a renewal of either 0.25% or 0.5% per annum based off the original amount invested in the bond.
3. Your total annual management charge (AMC) for the term of the bond will be deducted from a liquidity account on the anniversary of your investment each year, the full investment amount is placed into the bond. The deductions for the AMC will be deducted from the maturity proceeds or kick-out proceeds on the individual maturity dates/kick-out dates or where a product is surrendered early on the surrender date.

BCP ARF AMRF

TERMS & CONDITIONS CONTINUED

IMPORTANT Please refer to the Brochure & Key Features for full details. With regard to the BCP Capital Secure Bonds investors may not encash prior to the early exit dates as applicable or maturity dates. Capital Security is provided by the relevant Bank. Capital Security only applies at the maturity date(s). In the event of that Bank failing to meet its obligations you could lose some or all of your money.

BCP EURO 70 BOND Warning: The value of your investment may go down as well as up, you may get back less than you invest. **Warning:** If you cash in your investment before the maturity date you may lose some or all of the money you invest. **Warning:** If you invest in this product, at maturity you could lose 5% (Growth Version) or 10% (Growth Plus Version) of the money you invest. **Warning:** The return on your investment in this product may be affected by changes in currency exchange rates. **Warning:** If Investec Bank plc were to default, you will lose some or all of your investment and potential return.

BCP FRANCE GERMANY KICK-OUT BOND Warning: If you invest in this product you may lose some or all of the money you invest. **Warning:** If you cash in your investment before maturity date you may lose some or all of the money you invest. **Warning:** The value of your investment may go down as well as up. **Warning:** If the Index has fallen by more than 40% from its Initial Index Level at the Final Valuation Date you will lose the same % by which the Index has fallen. **Warning:** Certain investments may carry a higher degree of risk than others and may therefore be unsuitable for some investors. **Warning:** If BNP Paribas were to default, you will lose some or all of your investment and potential return.

BCP INTERNATIONAL PROPERTY FUND (IPF) Warning: If you invest in this Fund you will not have any access to your money for at least 2 years. **Warning:** Where redemption requests exceed the cash in the Fund, or 10% of the NAV of the Fund, the Fund retains the right to freeze redemptions to avoid circumstances such as a forced sale of assets. **Warning:** The value of the property assets may fall as well as rise and it is possible that you may lose the total amount invested. The risks involved in geared property are greater than property without gearing. **Warning:** Your investment in this Fund may be affected by changes in currency exchange rates. **Warning:** Deductions for charges and expenses are not made uniformly throughout the life of the product but are loaded onto the early period.

CONFIRMATION OF ELIGIBILITY & IDENTITY (NEW AND EXISTING CLIENTS)

BCP must receive a Transfer Certificate completed and stamped by an Existing Qualifying Fund Manager or the pension contract provider. Further to the money laundering provisions of the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010, as amended clients must provide with their application (1) copy of a valid passport or full drivers licence certified by one of the following: Garda Síochána/Accountant/Solicitor/Notary Public/Embassy-Consular Staff Member/Authorised Financial Service Provider and (2) original address verification (e.g. utility bill) dated within the last 6 months. Please note this applies to Existing as well as New Clients.



BCP Asset Management DAC

71 Upper Leeson Street, Dublin 4, Ireland | T: (01) 668 4688 | F: (01) 668 4246 | E: invest@bcp.ie | W: www.bcp.ie

BCP Asset Management DAC, trading as BCP, is regulated by the Central Bank of Ireland.

BNP Paribas is a French credit institution (bank) authorised and supervised by the European Central Bank ('ECB') and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the French Prudential Control and Resolution Authority), regulated by the Autorité des marchés financiers (the French financial markets regulator) (AMF) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in the UK for its activity conducted in the UK. Redmayne-Bentley LLP is authorised and regulated by the Financial Conduct Authority (FCA).

Investec Bank plc (Irish Branch) is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

TRANSFER CERTIFICATE

PLEASE NOTE | Before BCP Asset Management DAC can accept funds into an ARF or an AMRF, we must receive this Certificate fully completed by the existing Qualifying Fund Manager, pension or PRSA provider, appropriately stamped.

ARF | APPLICANT DETAILS

NAME

ADDRESS

TRANSFER AMOUNT

The amount being transferred is

€

A. from an existing ARF

☐

OR

B. From a pension fund/retirement annuity contract/PRSA

☐

Existing ARF contract/policy number

Name of scheme/assurance company or PRSA provider:

Revenue Approval Number/Policy No:

AMRF | APPLICANT DETAILS

NAME

ADDRESS

TRANSFER AMOUNT

The amount being transferred is

€

A. from an existing ARF

☐

OR

B. From a pension fund/retirement annuity contract/PRSA

☐

Existing ARF contract/policy number

Name of scheme/assurance company or PRSA provider:

Revenue Approval Number/Policy No:

ARF ONLY

WAS THE ORIGINAL ARF SET UP PRE 6TH APRIL 2000? YES ☐ NO ☐

If the effective date of the original ARF is **pre** 6th April 2000, please state **in respect of the ARF assets being transferred**:

1. THE AMOUNT REPRESENTED BY INCOME & CAPITAL GAINS:

€

2. THE AMOUNT REPRESENTED BY THE RESIDUAL BALANCE:

€

TOTAL:

€

DECLARATION

ARF | The applicant named above is beneficially entitled to the proceeds of this fund which are being transferred to an ARF or have previously been transferred to an ARF in accordance with subsection (2A) of Section 784 of the Taxes Consolidation Act 1997. The assets to be transferred do not form part of an AMRF within the meaning of Section 784C of the Taxes Consolidation Act 1997.

AMRF | The applicant named above is beneficially entitled to the proceeds of this fund which are being transferred to an AMRF or have previously been transferred to an AMRF in accordance with subsection (2A) of Section 784 of the Taxes Consolidation Act 1997.

SIGNED:

(Authorised Signatory)

PRINT NAME:

ON BEHALF OF:

CONTACT TELEPHONE NUMBER:

DATE:



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Investec Bank plc (Irish Branch) is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION (“SECCI”) FOR BCP APPROVED RETIREMENT FUND (ARF) 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	Credit for tax and income payable on imputed withdrawals from your Approved Retirement Fund (ARF) under the 2011 Finance Act (as amended). BCP will also provide credit for any withdrawals you choose to make above your annual imputed distribution provided that your total withdrawals do not exceed the value of your ARF with BCP.
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 imputed withdrawals based on your age and on the value of your Approved Retirement Fund at the 30th November each year plus any withdrawals above your annual imputed distribution.
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 imputed withdrawals which you are liable for under the 2011 Finance Act (as amended). Credit will also be made available should you wish to make withdrawals above your annual imputed distribution.
The duration of the credit agreement	The agreement will continue while BCP continues to act as Qualifying Fund Manager (QFM) to your ARF.
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 ARF 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. The year you reach 61 years of age, tax and income is payable on a minimum withdrawal on the 30th November each year of 4% of the value of your ARF at that date. This withdrawal is liable to income tax, Universal Social Charge and PRSI, if applicable. From the year you turn 71 the minimum withdrawal is increased to 5%. Where the fund value is greater than €2 million the minimum withdrawal will be 6%. If you have more than one Approved Retirement Fund and these are with different managers then you must appoint a nominee Qualifying Fund Manager who will be responsible for ensuring a withdrawal of 6% is taken from the total value of your ARFs. It is your responsibility to let your ARF providers know if you have other ARF and Vested Personal Retirement Savings Accounts with a total value of greater than €2 million. You may also choose to make withdrawals above your annual imputed distribution requirement. 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%.
<p>Annual Percentage Rate of Charge (APR)</p> <p><i>This is the total cost expressed as an annual percentage of the total amount of credit.</i></p> <p><i>The APR is there to help you compare different offers.</i></p>	The APR will depend upon the total amount of credit.
<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <p>— an insurance policy securing the credit, or</p> <p>— another ancillary service contract?</p> <p>If the costs of these services are not known by the creditor they are not included in the APR.</p>	<p>No</p> <p>Yes, ARF contract</p>

4 | OTHER IMPORTANT LEGAL ASPECTS

<p>Right of withdrawal</p> <p><i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i></p>	Yes
<p>Early repayment</p> <p><i>You have the right to repay the credit early at any time in full or partially.</i></p>	Yes
<p>Consultation of a database</p> <p><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></p>	Yes, BCP will inform you if your credit application is rejected on the basis of a consultation with a database.
<p>Right to a draft credit agreement</p> <p><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></p>	<p>Together with this SECCI, you will receive the ARF Application Form.</p> <p>These documents comprise the draft credit agreement.</p>

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 ARF to meet the cost of distributions. Alternatively you can opt to transfer funds from existing investments held with another Qualifying Fund Manager to meet the cost of distributions.
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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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.

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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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