

## **Fees & Commission**

Jigsaw Financial Solutions Ltd may receive commission and other payments from the Insurance Company's and Product Producer to whom orders are transmitted. Summary details of these payments will be included in a product information document which you will receive before an application form for a product is completed, and extended details will also be included with your cooling-off letter.

Jigsaw Financial Solutions Ltd consider the adverse impacts of investment decisions on sustainability factors in our Investment Advice and our Insurance Based Investment Advice, both at the initial stages of our research, in our recommendations and annually as part of the investment services we provide to our clients. We will at all times act in the client's best interests and keep clients informed accordingly. The consideration of sustainability risks can impact on the returns of financial products.

Jigsaw Financial Solutions Ltd are usually remunerated by commission from the Product Producers and Insurers with whom we facilitate Investment and Insurance Based Investment transactions on your behalf. This commission payment will not influence our decision to recommend a particular product. We consider how the Product Producers and Insurers have integrated sustainability risks into their investment product offerings prior to making our recommendations to our clients. Where renewal commission is received from a Product Producer in respect of a product which remain in force or service being provided, we are available to answer any queries you may have on the contract and its ongoing suitability for you. Where applicable, we will inform you of any actions which need to be taken with regard to the relevant product.

For mortgage services Jigsaw Financial Solutions Ltd may receive commission from the mortgage intermediary of up to a maximum of 1% of the amount borrowed, following drawdown of the funds on a mortgage application. This commission is paid by the mortgage lender. In all cases an application processing fee ranging from €500 – €1,000 will be charged and must be paid directly by the client(s). This fee payment will provide for up to two mortgage applications submitted to mortgage lenders within 12 months period. Mortgage application made after the 12 months will be subject to new fees. Fees will vary depending on the complexity, specialist skills or urgency required for each case. Fees will be discussed and confirmed in advance of providing you with this service. We will notify mortgage lender of fee paid as it will be included in the calculation of the APRC (Annual Percentage Rate Charge). Please also note that lenders in some circumstances may charge additional fees. If these fees will apply, they will be specified in your Loan Offer documents.

For full financial review Jigsaw Financial Solutions Ltd charge fee and it's starting from €500. This includes recommendations for product placement with no obligation to proceed with any of the products recommended. Applicable fee will be discussed and confirmed in advance of providing you with these services.

Where fees are charged, an invoice will be issued to you.

Summary and details of all arrangements of any fees and commissions, reward or remuneration paid to Jigsaw Financial Solutions Ltd which it has agreed with product producers and insurers where a formal agency agreement is in place are available on our website [www.jigsawfinance.ie](http://www.jigsawfinance.ie)