

Certificate of Registration

Reference No: C46572
John Mullane Mortgage & Financial Services Limited t/a Mullane Financial Services
25-26 Glentworth Street
Limerick

John Mullane Mortgage & Financial Services Limited t/a Mullane Financial Services is registered to undertake insurance distribution under the European Union(Insurance Distribution) Regulations, 2018 in respect of:

Life, Non-Life

(Please see the insurance distribution register at http://registers.centralbank.ie/)

Directors and/or Managers responsible for the insurance distribution business:

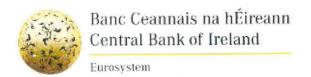
John Mullane

For and on behalf of the Central Bank of Ireland:

Signed:

Signed:

29/11/2018



Certificate of Authorisation

Reference No: C46572
John Mullane Mortgage & Financial Services Limited t/a Mullane Financial Services
25-26 Glentworth Street
Limerick

John Mullane Mortgage & Financial Services Limited t/a Mullane Financial Services ('the firm') is authorised under Regulation 30 of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 to engage in the business of being a Mortgage Intermediary/Mortgage Credit Intermediary on behalf of the following undertaking(s):

Ulster Bank Ireland Designated Activity Company, KBC Bank Ireland plc, permanent tsb plc., Pepper Finance Corporation (Ireland) DAC, AIB Mortgage Bank, Haven Mortgages Limited, Dilosk DAC

The firm is not required to obtain a separate authorisation under **Section 116 of the Consumer Credit Act 1995** ('the 1995 Act'). However, the firm shall be required to comply with the regulatory requirements set out in the 1995 Act and shall be subject to supervision by the Central Bank of Ireland in respect of activities carried out in accordance with the 1995 Act.

The firm is also authorised to provide advisory services in respect of transactions relating to credit agreements falling within the scope of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016.

Directors and/or Managers responsible for the mortgage credit intermediation business:

John Mullane

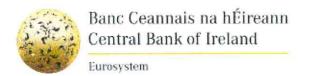
This authorisation is valid until 23/08/2022.

For and on behalf of the Central Bank of Ireland:

Signed:

Signed:

29/11/2018



Certificate of Authorisation

, Reference No: C46572
John Mullane Mortgage & Financial Services Limited t/a Mullane Financial Services
25-26 Glentworth Street
Limerick

John Mullane Mortgage & Financial Services Limited t/a Mullane Financial Services ('the firm') is authorised as an investment business firm under Section 10 of the Investment Intermediaries Act, 1995 (as amended), to provide the services of an investment intermediary on behalf of product producers for whom a written letter of appointment is held, as follows:

Investment Business Services

- Investment Advice
- · Receiving and Transmitting
- Acting as a Deposit Broker

Investment Instruments

- Listed shares and bonds
- Tracker Bonds
- Personal Retirement Savings Accounts

For and on behalf of the Central Bank of Ireland:

Signed:

Signed:

29/11/2018