



# Terms of Business

April 2025

These terms of business set out the basis upon which Humdinger Mortgages Limited will provide its mortgage and associated insurance advises to you. They also contain details of our regulatory and statutory obligations and the respective duties of both our firm and you in relation to such services. This is an important document – please read carefully and if you have any questions, please contact us. If there are any material changes to the information in this document, you will be issued with a revised copy as soon as possible.

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01 255 7981 – Humdinger  
Mortgages Limited

**Email address**  
[hello@humdingermortgages.ie](mailto:hello@humdingermortgages.ie)

**Website**  
[www.humdingermortgages.ie](http://www.humdingermortgages.ie)

## Section 1 – Terms of Business Overview

### Authorisation

Humdinger **Mortgages Limited**, 103 Francis Street, Dublin 8 is regulated by the Central Bank of Ireland as a **Mortgage Credit Intermediaries/Mortgage Intermediary** authorised pursuant to Section 31 (10) of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 and Section 151A (1) of the Consumer Credit Act 1995.

Details of our authorisation status can be verified on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie) under the registers section. Please refer to **Humdinger Mortgages Limited**, Ref. No. C42023.

**Humdinger Mortgages Limited** specialise in providing mortgages and associated insurance. Full details of our products and services can be viewed at [www.humdingermortgages.ie](http://www.humdingermortgages.ie)

The purpose of this document is to outline for you our Terms of Business for the mortgages that we provide to you.

### Statutory Codes of Conduct

**Humdinger Mortgages Limited** is subject to the following Central Bank of Ireland Codes of Conduct:

- > Consumer Protection Code 2012 (as amended)
- > CPC Addendum 2019

#### **Minimum Competency Code 2017 and Minimum Competency Regulations 2017**

- > Fitness and Probity Standards

These codes offer protection to consumers and can be found on the Central Bank's website [centralbank.ie](http://centralbank.ie), by entering the term 'Codes/Guidance on Regulatory Requirements' into their search engine.

## Section 2 - Our Services

**Humdinger Mortgages Limited** offers its clients an extensive choice of suitable products that best serve their needs and circumstances. On receipt of your instructions, we will transmit orders on your behalf to one or more product producers with whom we hold a written appointment (a list of which is available on request).

**Humdinger Mortgages Limited** offer advice on a fair analysis in relation to the mortgages that it provides to you. Fair analysis of the market means providing services on the basis of a sufficiently large number of contracts and product producers available on the market to enable Humdinger to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet the clients needs.

The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that market. The extent of fair analysis must be such that could be reasonably expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search.

In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair analysis of the market, we will consider the following criteria:

- > the needs of the customer,
- > the size of the customer order,
- > the number of providers in the market that deal with brokers,
- > the market share of each of those providers,
- > the number of relevant products available from each provider,
- > the availability of information about the products,
- > the quality of the product and service provided by the provider,
- > cost, and any other relevant consideration.

## Mortgages & Associated Insurances

Through the lenders or undertakings with which we hold an agency we can provide advice on and arrange Mortgage Products such as Fixed Rate Loans, Variable Rate Mortgages, interest only mortgages, pension mortgages and residential investment property. We also provide advice and arrange insurance associated with your mortgage through our affiliated company – Rockwell Financial Management Ltd.

**Humdinger Mortgages Limited** provides mortgage advice and advice in relation to associated insurance on a fair analysis basis (providing services on the basis of a sufficiently large number of contracts and product producers available in the market to enable the firm to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs).

We will need to collect sufficient information from you before we can offer any advice on housing loans. This is due to the fact that a key issue in relation to mortgage advice is affordability. Such information should be produced promptly upon our request.

## Fees & Charges

### Mortgages

We receive 1% of the mortgage amount of the loan for arranging mortgage finance. This commission is paid by the mortgage lender.

Please note that lenders may charge specific fees in certain circumstances and if this applied these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan, typically, this situation arises in relation to specialist lending.

*All fees will be notified in writing to the client prior to agreement.*

### CPC Addendum 2019

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, **Humdinger Mortgages Limited**, must make available on our website, a summary of the details of all arrangements for any fee, commission, other reward, or remuneration provided to us which has been agreed with our product producers. Our Schedule of Fees can be found at the bottom of each page on our website [www.humdingermortgages.ie](http://www.humdingermortgages.ie)

### Mortgage Protection Insurance

No direct charge to the customer is levied by **Humdinger Mortgages Limited**.

Humdinger Mortgages Limited is part of the Rockwell Group and refers all mortgage protection insurance clients to Rockwell Financial Management Ltd.

## Confidentiality

We shall take such steps as we, in good faith, think fit to preserve the confidentiality of any information concerning your affairs held by us in connection with this engagement. We agree that, other than with your prior written consent, any opinions, statements, reports and other information and documentation that you provide in connection with this engagement (in whatever form or media) or any document or statement which bears your name will:

- be held in strict confidence by us and others engaged by us;
- will not be disclosed to any third party; and
- will not be used for any purpose except where you have provided your express written consent.

The above restrictions do not apply to any necessary disclosure to your or our professional advisors, insurers or where there is a legal or regulatory right, requirement or duty to make such a disclosure.

## Receipts

Our firm will issue a receipt for each negotiable or non-negotiable instrument or payment received pursuant to the Consumer Protection Code 2012 (as amended).

## Conflicts of interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises, we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

## Complaints

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. We have a written procedure in place for the effective consideration and handling of complaints. Any complaint should be addressed in writing to [hello@humdingermortgages.ie](mailto:hello@humdingermortgages.ie). We will acknowledge your complaint in writing within 5 business days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaint's procedure is available on request.

## Governing Law and Language

The laws of Ireland form the basis for establishing relations between you and our firm. All contracts, terms, conditions, and communications relating to any policies you may enter with this firm will be in English.

## Vulnerable Clients

If a client's financial, health or any other personal circumstances make a client vulnerable or in need of assistance, the client should inform us who will offer reasonable assistance to the client in his or her dealings with us.

## Anti - Money Laundering/Countering the Financing of Terrorism

Our firm reserves the right to request any facts about a client which it reasonably believes it needs to know in order to comply with the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 (as amended).

## Data Protection

**Humdinger Mortgages Limited** complies with the requirements of the General Data Protection Regulation 2018 (hereafter 'GDPR') and the Irish Data Protection Act 2018. Our firm is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice; this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice is easily accessible. Please refer to our website

<https://humdingermortgages.ie/privacy-centre/>, if this medium is not suitable we will ensure you can easily receive a copy by the most suitable means for you.

Please contact us at [hello@humdingermortgages.ie](mailto:hello@humdingermortgages.ie) if you have any concerns about your personal data.

## Direct Marketing

We would like to keep you informed of various mortgages, associated insurances and any other related services, competitions, and newsletters which we provided that we think may be of interest to you. If you consent to receiving such marketing information, please tick the relevant boxes on the client acknowledgement form.



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## Section 3 – List of Providers

Product producers with whom **Humdinger Mortgages Limited** holds written letters of appointment.

- 
- > Bank of Ireland
- 
- > Brokers Ireland Network Services Ltd
- 
- > Dilosk DAC– t/a ICS Mortgages
- 
- > Finance Ireland
- 
- > Haven Mortgages Ltd.
- 
- > Permanent TSB plc
- 
- > Núa Mortgages
- 

### Mortgage Protection Providers

Humdinger Mortgages Limited is part of the Rockwell Group and refers all mortgage protection insurance clients to Rockwell Financial Management Ltd.

- 
- > Aviva
- 
- > Royal London
- 
- > Standard Life Assurance Ltd
- 
- > Zurich Life Assurance plc
- 
- > Irish Life Assurance plc
- 
- > New Ireland Assurance Company plc
-



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Website [www.humdingermortgages.ie](http://www.humdingermortgages.ie)