

**This Terms of Business is effective from 1<sup>st</sup> January 2020.**

This document is intended to provide you with information that will assist you as our customer. Please take the time to read this document in full. If there is anything in this document that you do not understand, please do not hesitate to call us on (0818) 220 666 and we will answer any questions you may have.

## **Start Mortgages - Company Information**

Start Mortgages Designated Activity Company is a wholly owned subsidiary of Start Mortgages Holding Limited. Start Mortgages Holding Limited is owned by 'LSF IX Java Holdings Designated Activity Company'. Our registered office is:

*Trimleston House, Beech Hill Office Campus, Clonskeagh, Dublin 4.*

If you need to contact us please use one of the following options:

- Call **(0818) 220 666**
- Email [customerservices@start.ie](mailto:customerservices@start.ie)
- Send a fax to **(01) 209 6363**

## **Consumer Information**

Start Mortgages DAC trading as Start Mortgages is regulated by the Central Bank of Ireland.

Start Mortgages is authorised by the Central Bank of Ireland as a retail credit firm and is subject to the Consumer Protection Code, the Code of Conduct on Mortgage Arrears, the Minimum Competency Code and the Fitness and Probity Regime which offer protection to consumers and can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie).

## **Our Services**

Start Mortgages principal business is mortgage lending and mortgage servicing however Start Mortgages is not currently offering New Mortgages or Further Advances.

## **Personal Data**

Your personal data is processed in line with our obligations under the General Data Protection Regulation (Regulation (EU) 2016/679) and the Data Protection Acts 1988 to 2018.

A [Privacy Notice](#), issued by Start Mortgages DAC and the beneficial owner (details included in the [Privacy Notice](#)) of your mortgage who act as joint controllers of your personal data, is available on our website [www.start.ie](http://www.start.ie).

The purpose of the [Privacy Notice](#) is to inform you of the personal data relating to you that we collect, the uses (including disclosures to third parties) we make of your data and what rights you have in relation to your personal data.

Start Mortgages DAC has day-to-day responsibility for all matters relevant to your personal data processing. If you have any questions about our use of your personal data, please contact us at [customerservices@start.ie](mailto:customerservices@start.ie) or write to the Customer Services Manager at the above address.

## **Conflicts of Interest**

Where a conflict of interest cannot be reasonably avoided, we will only undertake business with you having first informed you of the conflict of interest and following receipt from you of a written acknowledgement that you are aware of the conflict of interest and still want to proceed.

## Arrears

If you are in arrears on your mortgage repayments or think that you are in danger of falling into arrears then you should contact our Arrears Support Unit (ASU) immediately on Lo Call **1850 818 000** or **(01) 209 6300**. In addition there is a dedicated section on our website [www.start.ie](http://www.start.ie) titled 'Trouble Meeting Your Repayments'. From here you can read about our mortgage arrears resolution process and how it differs depending on whether your property is a Primary Residence or a Non Primary Residence. We will endeavour to assist you in accordance with the relevant terms and conditions of your Loan agreement and any applicable Central Bank Regulation and Codes.

## Mortgage Arrears Resolution Process – Primary Residence

In relation to your Primary Residence, should you not agree with Start Mortgages' Alternative Repayment Arrangement ("ARA"), our decision not to offer an ARA, or our decision to classify you as not co-operating, the process for submitting an appeal can be accessed through our [Appeals Process](#) page on our website [www.start.ie](http://www.start.ie).

## Default

If you fail to meet your obligations to us, we will contact you to request that you resolve matters. In the event that you do not remedy the matter, we may take such steps (including legal proceedings and enforcement of security) as we deem necessary to enforce your obligations to us.

## Complaints Process

However, should you be unhappy with any other aspect of your treatment by us, you may inform our Customer Services Department by phone or in writing of your wish to register a complaint. The process for submitting a complaint can be accessed through our [Complaints Process](#) page on our website [www.start.ie](http://www.start.ie).

The following is an outline of how we will deal with your complaint:

- All complaints are acknowledged within 5 business days.
- We aim to complete our investigations and provide a response to your complaint within 20 business days. However, should we be unable to respond within this timeframe, we will write to you with regular updates at least every 20 business days explaining the reasons for the delay.
- In the unlikely event that 40 business days have elapsed since receipt of your complaint, and the investigation is still ongoing, you will be advised of the anticipated timeframe within which we hope to have your complaint resolved. In addition, if we have not responded to your complaint at this point, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman. The contact details can be found below.
- Following our investigations we will issue our Final Response letter outlining our findings.
- Should you remain dissatisfied, it is your right to refer your complaint to the Financial Services and Pensions Ombudsman Bureau. Contact details are as follows:

### Financial Services and Pensions Ombudsman

Lincoln House, Lincoln Place,  
Dublin 2, D02 VH29

Phone: +353 (1) 567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

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