

Goodbody Online Execution-Only Agreement

This is an agreement between

Goodbody Stockbrokers UC

9-12 Dawson Street, Dublin 2, Ireland

AND

Important Notice

All stockbroking firms carrying out investment business in the Republic of Ireland need to be authorised or exempted from authorisation by a competent authority. Goodbody Stockbrokers UC, trading as Goodbody, is regulated by the Central Bank of Ireland, PO Box 559, Dublin 1. Goodbody Stockbrokers UC is a member of Euronext Dublin and the London Stock Exchange. Goodbody is a wholly owned subsidiary of Allied Irish Banks, p.l.c.

Under Regulation 32(4) of the European Union (Markets in Financial Instruments) Regulations 2017 ("MiFID II Regulations"), we are obliged to provide you with our agreement before we provide investment services to you.

This agreement includes the following:

- **Terms and Conditions of Service.**
- **Risk Disclosure Document.**
- **Retail Order Execution Policy.**
- **Privacy Statement/Use of Information Notice.**
- **Application Form.**

Together these documents constitute the agreement between you and us.

This agreement contains important material regarding the way in which we will provide our online Execution-Only service to you. It is therefore important that you read these documents carefully. It is your responsibility to review these prior to signing the consent acknowledgment below.

Most forms of investment involve some risk as to security of capital, certainty of income or marketability. The value of your investment may go down as well as up due to the volatile nature of stock market investment and you may not recover the total amount originally invested.

The value of your investment may be subject to exchange rate fluctuations which may have a positive or adverse effect on the price or income of the financial instruments. Past performance should not be taken as an indication or guarantee of future performance and neither should simulated performance.

Please proceed as follows:

1. Read the agreement.
2. Review and complete the application form.
3. Sign the agreement.
4. Return the application form to Goodbody Stockbrokers UC.

Accessibility

We are committed to making our services and digital content accessible to as many people as possible. To explain how we are meeting the requirements of the European Accessibility Act, we have prepared an Accessibility Statement which you can read here: www.goodbody.ie/accessibility-statement. We may update this statement from time to time as our services and platforms evolve.

Terms and Conditions of Service

Introduction

Access to and use of Goodbody Stockbrokers' UC Website (hereinafter referred to as "Website") is provided subject to the Terms and Conditions of Service set out below.

IT IS IMPORTANT THAT YOU READ THESE TERMS AND CONDITIONS OF SERVICE CAREFULLY.

By accessing and using our Website, you will be deemed to have read and accepted the Terms and Conditions of Service.

Section 1: General

Section 2: Electronic Services

Appendix A: Terms and Conditions

Appendix B: Charges

The Terms and Conditions of Service include Appendices A and B, and together with the Risk Disclosure Document, Retail Order Execution Policy, Privacy Statement/Use of Information Notice and Application Form will constitute the agreement between you and Goodbody Stockbrokers UC relating to the Goodbody Online Execution-Only Service.

Goodbody Online is an Execution-Only dealing service, provided by Goodbody Stockbrokers UC, for clients who wish to place instructions online. We draw your attention to the fact that the Goodbody Online Execution-Only service is restricted to certain securities listed on the Irish, UK, US and certain European exchanges. Further details are available on request. We reserve the right to limit our online service by dealing only in certain stocks or categories of stocks and to change the stocks or categories of stocks in which we are prepared to deal, without notice to you.

Section 1: General

Legal Issues

Governing Laws

Information contained within this Website is provided in accordance with and subject to the laws of the Republic of Ireland. Those laws govern the conduct and operation of this Website. The courts of the Republic of Ireland have exclusive jurisdiction over all claims or disputes arising in relation to, out of, or in connection with this Website, the information contained within and its use.

Distribution/Use of this Website

This Website is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation. None of the services or investments referred to in this Website are available to persons resident in any country where the provisions of such services or investments would be contrary to local law or regulation.

Copyright Laws

The information contained in and the content of the pages of this Website is copyright to Goodbody Stockbrokers UC and its relevant content providers and may not be copied, transmitted, converted, transcribed or reproduced without the prior written consent of Goodbody Stockbrokers UC.

About Advice

None of the information contained within this Website should be taken as an offer or solicitation of investment advice or encourage the purchase or sale of any particular security or investment. It is provided for information purposes only.

Nothing on this Website constitutes investment, legal, accounting or taxation advice, or a representation that any investment or strategy is suitable or appropriate to your individual circumstances, or otherwise constitutes a personal recommendation to you.

The use of the Website is at the user's sole risk. Not all recommendations are necessarily suitable for all investors and an investment policy must be tailored to suit the circumstances of the individual. Consequently, we recommend users consult their professional adviser before acting on any information available on this Website.

The value of any investments may fall as well as rise and you may not recover the full amount originally invested. Past performance or simulated performance is no guarantee of future investment returns. Prices displayed are indicative prices only and may not therefore be real time prices for the purpose of buying/selling securities or making any other investment decision.

The value of your investment may be subject to exchange rate fluctuations which may have a positive or adverse effect on the price or income or the securities.

Goodbody Stockbrokers UC and its content providers makes no representation or warranty of any kind with respect to the products described, analysis or information obtained arising from use of the pages on this Website. Information provided is obtained from sources deemed to be reliable, is provided solely on a best efforts basis for your convenience and Goodbody Stockbrokers UC and its content providers do not guarantee the completeness or accuracy of such information. Goodbody Stockbrokers UC and its content providers does not accept any liability for any loss or damage arising out of negligence or otherwise as a result of use or reliance on this information, whether authorised or not.

Communication

All communications sent, whether by mail, electronic data communications, fax or otherwise, shall be considered delivered to you, whether actually received or not, if we do not receive notice of non-receipt.

Information Modification and/or Termination

The information provided in this Website is subject to change without notice and is continuously updated. Goodbody Stockbrokers UC reserves the right in its sole discretion to cancel, terminate, or suspend this Website, or any information contained within, at any time and without prior notice.

Positions in Shares

Goodbody Stockbrokers UC, its associated companies, directors, officers and employees may own or have positions in any securities mentioned within the pages of this Website and may from time to time deal in such securities.

For US Persons Only

This Website is only intended for use in the United States by Major Institutional Investors. A Major Institutional Investor is defined under Rule 15a-6 of the Securities Exchange Act 1934 as amended and interpreted by the SEC from time-to-time as having total assets in its own account or under management in excess of \$100 million.

For US Persons and Persons Outside the EEA (European Economic Area)

In certain jurisdictions, investment firms are not permitted to provide certain services without authorisation from a local regulator. You should not access the information in this Website from outside the EEA or within the US unless you first inform yourself about regulatory requirements in your jurisdiction and you are satisfied that no specific authorisation is required in your jurisdiction.

Links

This Website may provide hypertext links to sites which are not operated, controlled or maintained by Goodbody Stockbrokers UC. We do not accept responsibility for the content of any of these Websites or for any loss or damage arising either directly or indirectly as a consequence of you accessing them.

Updates to Terms and Conditions of Service

We reserve the right to amend our Terms and Conditions of Service from time to time. Details of the current Terms and Conditions of Service will be available on our Website. By using the services and information on this Website, it is your responsibility to read and accept the Terms and Conditions of Service in place at time of use.

Privacy Statement

Our Privacy and Cookies Statement is available on our Website and it is your responsibility to read the Privacy and Cookies Statement. By accessing our Website you are consenting to the Privacy and Cookies Statement in place at time of use.

Section 2: Electronic Services

Online Security and Privacy

In accessing the pages of our Website the user accepts that the electronic mail and other transmissions passing over the Internet may not be free from interference by outside third parties and may not remain confidential. As a consequence Goodbody Stockbrokers UC cannot guarantee the privacy or confidentiality of any information relating to the user passing over the Internet.

Goodbody Stockbrokers UC and its content providers assume no responsibility in relation to the safe keeping and privacy of electronic media once downloaded from, or accessed on, the Website. The Website allows access to electronic media (e.g. confidential documents in pdf format) which once accessed will open in separate windows, be stored on your device and will not time out. It is your responsibility to view the content in a safe and private place, to close the windows when finished and to ensure all downloaded electronic content is stored in a secure location.

Goodbody Stockbrokers UC assumes no liability where a user of this Website deviates from accepted best online secure computing practices. Best secure practices include but are not limited to ensuring: Personal privacy is maintained whilst accessing the Website (i.e. be very conscious of your surroundings and consider your privacy at all times); Computing devices are not left unattended or unprotected; Website access is logged off, all open content windows are closed and all downloaded content is safely stored when interaction on the Website is complete or when left unattended; Website is only accessed via known secure mediums (e.g. unencrypted WiFi hotspot would not be deemed secure); Adequate malware protection is maintained; Device operating systems are maintained and patched in line with recommended and supported releases; Hardware is maintained and patched in line with recommended and supported releases; Website is only accessed using supported browsers and browser versions as recommended on our Website; Account information is never shared or disclosed; Passwords are suitably complex and changed regularly; Security questions are private to you and kept secret; etc. It is your responsibility to ensure you access the Website in a suitably private place, over a secure medium, on a secure device, using recommended browsers and browser versions and using well maintained account information.

Logon Details

By using our online services, you acknowledge and accept that instructions transmitted via the online system will be deemed to have originated from you, if your logon details have been used in the logon process. Your logon details should not be disclosed.

It is your responsibility to ensure that your login details remain confidential to you the user and you should never, under any circumstances, disclose them to anybody. You should not write down your password or store it on any device which others may have access to. Goodbody Stockbrokers UC will not be

legally responsible for any unauthorised use of your logon details resulting from negligence or fraud on your part.

You may change your password at any time by using the facility on our Website.

Account Suspension and/or Termination

Goodbody Stockbrokers UC reserves the right without prior notice to you, to cancel, terminate or suspend any account registered within this Website.

We may conduct a review of online activity and reserve the right without prior notice to you, to expire the logon details of any account which is inactive.

Operating Malfunctions and Other Events

Due to its nature, the risks arising from use of the internet environment are higher than may otherwise arise. By using this service you acknowledge and accept the increased risk of technical malfunctions, communication failures, the loss of security and privacy which can arise from using the internet environment.

Goodbody Stockbrokers UC and its content providers assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communication line failure, power supply failure, destruction or unauthorised electronic access by a third party to, or alteration of entries posted to this Website.

Goodbody Stockbrokers UC will not be liable for losses caused directly or indirectly by government restrictions, exchange or market rulings, wars, strikes or other conditions beyond our control.

Goodbody Stockbrokers UC is not responsible for any problem or technical malfunction of any telephone network or on-line system, server or provider, computer equipment, software, failure of e-mail on account of technical problems or traffic congestion on the Internet, or any combination thereof, including injury or damage to visitors, or any other person's computer related to, or resulting from access to, or downloading material from this Website.

Goodbody Stockbrokers UC accepts no liability for any infection by computer virus, bug, tampering, unauthorised intervention, fraud, technical failure, or any other cause beyond the control of Goodbody Stockbrokers UC, which corrupts or affects the administration, security, fairness, integrity, or proper conduct of any aspect of this Website.

For the avoidance of doubt, we do not accept responsibility for any losses arising from delays or non-receipt of orders by Goodbody Stockbrokers UC. It is your responsibility to contact Goodbody Online immediately, when you observe that an order has not been executed or rejected within a reasonable timeframe.

Goodbody Online Trading and Valuations

Hours of Telephone Support and Execution Services

Details of the opening hours of the Goodbody Online Telephone Support Service and the Goodbody Online Execution Service are available in the Frequently Asked Questions Section of our Website. It is your responsibility to read these.

Online Charges

Details of Goodbody Online charges are available on our Website or on request from Goodbody Online.

Pledging of Securities

The securities held in your Goodbody Online account may not be pledged as security to any third party.

Funds

Any uninvested funds are held in a non-interest bearing online trading account.

Online Trades

Orders may be placed by telephone in the event that you are unable to send them via the electronic online service. You may place an at best or a limit order.

Confirmation

Orders placed electronically by you through our Goodbody Online dealing service do not require verbal confirmation.

Placing an Order - Funds Available

It is only possible to place an order up to a stated percentage (%) of your available funds. All calculations provided at the time of placing your order are based on an indicative price only, except where a firm quote is supplied. Further details of this stated % are available in the Frequently Asked Questions section of our Website.

You should note that when you place an "at best" purchase order that it is possible to spend in excess of the funds in your account. You will be liable to pay any outstanding monies arising from such a transaction to Goodbody Stockbrokers UC.

Suitability of Investment

You acknowledge and agree that your orders are not reviewed by Goodbody Stockbrokers UC prior to their execution and that you are fully responsible for determining the suitability of your orders and your investment decisions.

Discretion to Execute

Orders to purchase or sell securities over the Website are accepted by Goodbody Stockbrokers UC for execution at its sole discretion. Any obligations we may have in terms of timely execution will only apply when Goodbody Stockbrokers UC has captured your order for execution.

Timely Execution

The execution time of any order placed may be at a later time than that at which the order is input into the Website. While Goodbody Stockbrokers UC will use reasonable endeavours to try to execute any order which it accepts as soon as possible, it cannot be held liable for any delays.

Large Orders

Certain transactions may be of a size that we may be unable or unwilling to execute the transaction immediately. In these circumstances you should contact us. We may process your order but we are not obliged to do so. Orders of this nature may incur higher commission than our standard online share dealing charges.

Reasons for Delay

The fact that you input an order to purchase or sell securities into Goodbody Stockbrokers UC Website is not a guarantee that the said securities will be bought or sold. You are hereby advised that Goodbody Stockbrokers UC may not be able to execute an order on your behalf for some considerable time due to prevailing market conditions (high volatility/high trading volumes or otherwise), the illiquid nature of certain stocks at various stages, delays in order transmissions and or other circumstances beyond the reasonable control of Goodbody Stockbrokers UC. There may be a significant difference between the indicative price quoted at the time of placing your order and the price at which your order is executed where a firm quote is not supplied.

Transaction Postings

Goodbody Stockbrokers UC do not accept responsibility for any errors arising from delays or erroneous postings of transactions to your account where there is a genuine mistake which is or should be reasonably obvious to you the end client. Notwithstanding the fact that such delays or errors may occur, it is your responsibility to ensure that:

- (a) when you place an instruction to sell stock you have sufficient stock in hand to enable you to settle the transaction. If you fail to do so we reserve the right to repurchase the shares on your behalf without being responsible for any losses or diminution in value. The cost of the repurchase together with normal commission charges will be applied to your account.
- (b) when placing an order to purchase stock you have sufficient funds in your account with us to pay for the purchase and to discharge any liabilities already due to us or which may become due to us as a result of previous transactions.

Furthermore, if the transaction is carried out we reserve the right to sell the stock and to charge your account with any losses including associated costs.

You should contact us immediately if you identify any item on our Website or on your Goodbody Online account, which you believe may be incorrect.

Rejecting and Cancelling Orders

You agree that Goodbody Stockbrokers UC reserves the right to reject or cancel any order, which you may have placed, for any or no reason and without prior notice to you.

Third Party Executions

Goodbody Stockbrokers UC will take all reasonable steps to make sure that your instructions are passed completely, accurately and unaltered to any third party or broker as requested. Goodbody Stockbrokers UC accepts no liability for any errors or losses resulting directly or indirectly from the omissions of that broker.

Online Valuations - Portfolio Holdings

When preparing your Portfolio Holdings, Goodbody Stockbrokers UC use the following approach:

Your Portfolio Holdings is valued in the indicated base currency. This may include a combination of holdings and cash in the base currency and foreign currencies. Your Portfolio Holdings will value all assets in the indicated base currency including cash positions that are not in the base currency. We will use reasonable endeavours to use foreign exchange rates in your Portfolio Holdings, based on rates available from close of business the previous day.

We value exchange-traded equities and investment trusts using the prices provided to us by a third party data vendor. We will use reasonable endeavours to provide valuations based on closing prices from the previous day with the exception of securities which have a full listing on the UK main market, these are valued based on approximately fifteen minute delayed prices. The prices we receive generally comprise the mid-price (derived from the bid and ask/offer prices), the bid or the last traded price for that instrument on the relevant stock exchange.

We price fixed interest securities exclusive of accrued interest in your Portfolio Holdings. To obtain the amount of accrued interest due please contact us. Where you have purchased fixed interest securities through Goodbody Stockbrokers UC, the "book cost" will be derived from the purchase price you paid to us which will include any accrued interest due.

Please contact us for the basis on which we may value any other investments in your Portfolio Holdings.

We obtain many of the prices that we use in preparing your Portfolio Holdings from external data providers or fund administrators on whom we are reliant for the accuracy of the information. We cannot be responsible for any errors contained in information we source externally. If you decide to sell your holdings you may receive more or less than the value shown. You may incur early encashment fees for market value adjustments on the sale of unitised investments.

The valuation of your Portfolio Holdings may be derived from sources, which are subject to time delay and accordingly we do not warrant that such valuations are up to date and accurate at

all times. As Goodbody Stockbrokers UC cannot guarantee the accuracy of such data, we will not be held liable for any losses incurred by your use of it.

Where you have purchased investments through Goodbody Stockbrokers UC, the "book cost" for any investment will be derived from the purchase price you paid to us. Where you have purchased investments elsewhere and subsequently transferred them to Goodbody Stockbrokers UC, or requested us to include them in your Portfolio Holdings, we are reliant on you to provide us with an accurate amount for the book cost. Goodbody Stockbrokers UC take no responsibility whatsoever for the determination of this cost.

The unrealised profit/loss figure is calculated using the average book cost of the holding after aggregating all acquisitions and disposals. This figure is a guide only and should not be used for taxation purposes.

You may have asked us to include securities that you hold in your own name in your Portfolio Holdings. If so, by including them as an accommodation for you, Goodbody Stockbrokers UC is not representing that they are due to you or that we hold them as part of our nominee service or in our safe custody for you. We will continue to include these securities in your Portfolio Holdings unless you advise us to increase, reduce or delete them following any purchase, sale, corporate action, encashment or surrender.

In certain circumstances, stock holdings and cash balances appearing on your Portfolio Holdings may be reversed, cancelled or reduced by Goodbody Stockbrokers UC and the balances must be construed accordingly.

NOTE: IN ANY INSTANCE WHERE THE GOODBODY ONLINE TERMS AND CONDITIONS OF SERVICE AS OUTLINED ABOVE CONFLICT WITH OUR TERMS AND CONDITIONS AS OUTLINED IN APPENDIX A THE TERMS AND CONDITIONS OF SERVICE OUTLINED ABOVE WILL TAKE PRECEDENCE.

Appendix A Terms and Conditions

Section 1

This section sets out the services we will provide to you.

1.1 Service

These Terms and Conditions set out the terms on which Goodbody Stockbrokers UC, 9-12 Dawson Street, Dublin 2 (“we” “us” “our”) will provide an Execution-Only service for dealing in certain non-complex financial instruments and products such as:

- (a) Shares admitted to Euronext Dublin (Official List), the London Stock Exchange (Official List) and other regulated stock exchanges.
- (b) Money market instruments.
- (c) Bonds or other forms of securitised debt (except those with embedded derivatives).
- (d) Undertakings for Collective Investment in Transferable Securities (“UCITS”).
- (e) Other non-complex financial instruments as may be determined by us from time to time.
- (f) Tracker Bonds as defined in the Central Bank of Ireland’s Consumer Protection Code 2012 (as amended from time to time) (“CPC”).
- (g) Insurance policies.
- (h) Personal Retirement Savings Accounts (“PRSAs”) as defined in Part X of the Pensions Act 1990.
- (i) Structured Deposits as defined in Regulation 3 of the MiFID II Regulations.

As an Execution-Only Client, you are responsible for ensuring that all investment decisions undertaken are suited to meet your investment objectives, financial position and attitude to risk and we will take no responsibility for making such assessment. You will not, therefore, benefit from the protections provided by our suitability assessment and this may mean that we will execute orders on your behalf that are not suitable for you and which we would not execute on your behalf if you were not an Execution-Only Client. Holding unsuitable investment instruments may expose you to greater risk and/or losses than are acceptable to you. In providing this service we are not required to assess whether the investment decisions that you have chosen to undertake are appropriate and/or suitable for you.

Most forms of investment involve some risk as to security of capital, certainty of income or marketability. The value of your investment may go down as well as up due to the volatile nature of stock market investment and you may not recover the total amount originally invested. As an Execution-Only Client you are responsible for ensuring that all investment decisions undertaken are suited to meet your investment objectives, financial position and attitude to risk. Only advice specifically requested may be provided by us and will be given in good faith and without any responsibility on our part.

The value of your investment may be subject to exchange rate fluctuations which may have a positive or adverse effect on the price or income of the financial instruments. Past performance should not be taken as an indication or guarantee of future performance and neither should simulated performance.

1.2 Registration/Custody of Your Investments and Nominee Facilities

All financial instruments purchased through us can be registered in your name, in the name of a Nominee Company wholly owned by us or in a Nominee Company controlled by an eligible custodian or clearing house. We may hold your financial instruments with an eligible custodian which is an associated company of our firm. Our Nominee Company is operated in accordance with the requirements of the Central Bank of Ireland.

If you are using our Nominee facilities we have the following obligation towards you:

All firms carrying out investment business in the Republic of Ireland need to be authorised or exempt from authorisation by a competent authority. Goodbody Stockbrokers UC is authorised as a Member of Euronext Dublin, the London Stock Exchange and is regulated by the Central Bank of Ireland. It is a requirement of the Central Bank of Ireland that before we provide you with Nominee facilities we notify you of the obligations which we have to you in relation to:

- (a) Registration of your financial instruments and collateral if these will not be registered in your name: We will ensure that any registrable (including electronic) financial instruments are registered in the name of a Nominee Company wholly owned by us or in a Nominee Company controlled by an eligible custodian or clearing house. Our Nominee Company’s sole function is to act as a Nominee Company for our clients.
- (b) Claiming and receiving dividends, interest payments and other rights accruing to you: We will account to you promptly for all dividends, interest payments and other rights accruing to you and will pay these into your stockbroking account unless instructed otherwise by you. Our policy in relation to any scrip dividend being offered will be to elect for the cash alternative unless you specifically instruct us to take the share alternative.
- (c) Exercising conversion and subscription rights.
- (d) Dealing with take-overs, other offers or capital re-organisations. We will advise you in writing (or electronically via our online service once you activate and verify your account access online), by telephone or orally of the options available to you in respect of these events and will act on your instructions. In the event of us not being able to contact you to ascertain your instructions we will apply the default option notified by the relevant securities registration agent.
- (e) Exercising voting rights; We will not notify you of Annual General Meetings or Extraordinary General Meetings applicable to your

investments, nor will we exercise any voting rights attaching to your investments unless you specifically request us to do so.

- (f) The extent of our liability in the event of a default by an eligible custodian: We do not accept any liability for any action taken by or for the default of any custodian or their nominees.

It is the policy of the firm not to provide Annual Reports relating to investments which you hold through our Nominee arrangement.

It is important to note that where client assets are held in a Nominee Company and those assets yield a fractional entitlement during the course of a corporate event, the fractional entitlement will be distributed to clients at the discretion of the firm.

1.3 Pooling of Client Assets

Financial instruments and funds, which we hold on your behalf in a client account opened with a central bank, a qualifying money market fund, an eligible credit institution, relevant party or eligible custodian may be held in an account with the client assets of other clients. In accordance with the Central Bank of Ireland's requirements we will ensure that any such account is:

- (a) Designated as a Client Account in the name of Goodbody Stockbrokers UC or a Nominee Company wholly owned by us or in a Nominee Company controlled by an eligible custodian or clearing house. We will obtain a written acknowledgement from the relevant institution confirming that it is designated as a Client Account and we will be responsible for issuing instructions on the account.
- (b) Reconciled to our own records on a regular basis.
- (c) Segregated on an accounting basis from other clients' funds.

1.4 Funds/Financial Instruments

Funds and financial instruments held by us on your behalf will be dealt with strictly in accordance with the Central Bank of Ireland's requirements. The banks, with whom we deposit client funds have given us an acknowledgement that funds in a client account are not that bank's money and that it is held on trust for the client and therefore cannot be subject to a claim in respect of any money owed by Goodbody Stockbrokers UC to the bank. We do not accept any liability for any action taken by or for the default by any eligible credit institution.

If we place any funds held by us on your behalf with a qualifying money market fund, such funds will not receive client fund protections. Instead the units in the qualifying money market fund that represent your holdings will be held on your behalf as financial instruments in accordance with the Central Bank of Ireland's requirements. By signing this agreement you hereby consent that Goodbody Stockbrokers UC may place any funds held on your behalf with a qualifying money market fund and the consequences of the change in the protections afforded to you under the Central Bank of Ireland's requirements.

Without prejudice and in addition to any other rights we may have at law or otherwise, we shall be entitled without notice to

set off any amount from time to time owing by you under or in respect of these Terms and Conditions or any transaction or otherwise howsoever against any amount owing by us to you under or in respect of the same or against all monies at any time held to the credit of any account or accounts of yours with us (whether or not such amounts are denominated in the same currency).

We may act as a deposit broker and the deposit taking institution may pay us a fee which we will retain for our own use and benefit.

Interest is not payable on funds held in an earnings, dealing, futures or options account. However we may at our discretion pay interest on certain dealing accounts. We may place on deposit with such bank or other institution and on such terms as we think fit, any funds that we may hold for you from time to time in your dealing account whether in a separate account or in a pooled client account. These deposits may be with deposit takers who are members of the same group as us. The terms under which such deposits are managed are as follows:

While the rate of interest credited to your account may be a similar rate for deposits held on the same terms with other deposit taking institutions, we will retain for our own use and benefit the difference between the interest actually earned on the client account and the rate paid to you. Funds so deposited are available to us for the purpose of settling any balance outstanding on your account/s. We are simply acting as an agent and we are not a deposit taking institution. Any transaction carried out by us under this authority shall be without liability on our part.

In the event that the deposit taking institution charges a negative interest rate or similar fee or charge on the client account, we or the deposit taking institution may deduct this negative interest rate from the funds in your client account.

1.5 Statement Service

On a quarterly basis we will provide you with a statement detailing the assets held in your account. This statement will be provided to you electronically via our online service once you activate and verify your account access online. You should be aware that once you do this you will not receive paper copies of the statement.

If you prefer to receive your statement by post, you should contact us and we will arrange this for you.

1.6 Client Assets Held Outside Ireland

Goodbody Stockbrokers UC may from time to time place your assets with third party entities that are situated outside Ireland. The legal and regulatory regime applying to any central bank, qualifying money market fund, eligible credit institution, relevant party or eligible custodian, with whom your assets are held, may be different to that of Ireland and in the event of a default of such an institution those assets may be treated differently from the position which would apply if the assets were held in a central bank, qualifying money market fund,

eligible credit institution, relevant party or eligible custodian in Ireland. By signing this agreement you hereby consent to Goodbody Stockbrokers UC passing your client assets to such third parties outside Ireland. Should you have concerns about the implications of passing your client assets outside Ireland, we recommend that you take independent legal advice.

1.7 Security Interest/Lien or Right of Set-off

Goodbody Stockbrokers UC may place your assets with third parties that may have a security interest or lien over, or right of set-off in relation to those assets.

1.8 Client Asset Risk Warning

By signing the agreement you hereby consent that Goodbody Stockbrokers UC may from time to time place your assets with third parties outside of Ireland in jurisdictions where the holding of client assets is unregulated.

Upon your written instructions we may deposit your assets with a specific third party that does not meet our internal risk assessment.

1.9 Client Classification

The service which we offer under this agreement is an Execution-Only Securities Dealing service. You are categorised as a Retail Client as defined in the MiFID II Regulations. For this service we are not, in any circumstances in a position to accept requests from clients to be treated under a different client categorisation.

1.10 Transfer of Business

In accordance with applicable Client Asset requirements, we shall notify you in writing of any potential transfer of business and shall provide the following information to you:

- The relevant timeframes involved in any proposed transfer.
- The options available to you as regards your assets.
- Any changes to client asset protections resulting from any proposed transfer.
- In the case that client assets will not be held in accordance with the Irish client asset regime once transferred to another entity, an overview of the new/revised client asset protections that will be afforded to you.

1.11 Ambiguity on origin of assets

If we receive or identify at any stage that we are holding client assets where there is any ambiguity relating to the allocation or the origin of such assets, we will promptly investigate and will treat such assets as client assets until such a time as they are confirmed not to be client assets.

1.12 Currencies in which the firm maintains a deposit of client funds

The list of currencies in which we can maintain a deposit of client funds is set out in the Client Assets Key Information Document. This list may change from time to time. The Client Assets Key Information Document is available on our website: www.goodbody.ie/legal-and-regulatory-disclosures.

1.13 Relevant Deposit Guarantee Schemes

We have relationships with a number of credit institutions who hold client funds for the benefit of our clients. In the unlikely event that one of these credit institutions was to fall into financial distress and unable to return the client funds, you would be entitled to apply for redress under the European Union (Deposit Guarantee Scheme) Regulations 2015 ("the DGS Regulations"). The scheme operates to offer protection to eligible accounts of eligible depositors up to a limit of €100,000 per person per institution. More details are available at: www.centralbank.ie and www.depositguarantee.ie.

1.14 Right of withdrawal and how you can withdraw

If you enter into this Agreement with us at a distance (for example, online or by telephone), you have the right to withdraw from this Agreement within 14 calendar days, without giving any reason and without penalty.

Your withdrawal period starts on the later of:

- the date on which this Agreement is entered into; or
- the date on which you receive this Agreement and all required pre-contractual information.

Where this Agreement is concluded through an online interface, we will provide a user-friendly withdrawal function through our online client portal. This can be used to submit a withdrawal request electronically. We will promptly acknowledge receipt of your withdrawal request by email or another durable medium.

Effect of withdrawal

If you exercise your right of withdrawal within the applicable period, this Agreement will end and any related services will, where possible, also be terminated without additional cost to you. We will then close or wind down your account and services as soon as reasonably practicable.

However, this right does not apply to transactions or services where the price depends on movements in financial markets (such as buying or selling investments). If you ask us to carry out such transactions during the withdrawal period, they will remain binding on you and any resulting gains or losses will be for your account. We will then carry out a final financial reconciliation.

Section 2

This section sets out the services that we will not provide.

2.1 Short Positions

We will not, under any circumstances, sell investments on your behalf which will result in you having a short position. A short position arises when a person has contracted to sell investments which he or she does not currently own, his or her plan being that, before he or she has to deliver the investments to the purchaser, he or she will be able to buy them in the market at a price lower than that currently prevailing.

2.2 Borrowing Funds for You

We will not borrow funds for you under any circumstances. However, Goodbody Pensioneer Trustees Limited may borrow funds as a Pensioneer Trustee with you or on your behalf for investment purposes in an approved Small Self-Administered Scheme. We may hold such funds pursuant to such borrowings.

2.3 Taxation

We do not provide taxation advice. It is your responsibility to seek independent professional advice regarding any taxation matter relating to your investments.

Foreign withholding tax which is applied to your income may not be recoverable.

2.4 Property Investment

In the event that you hold, acquire or dispose of any property investment which forms part of your Pension Scheme, Goodbody Stockbrokers UC and its associated companies will not have any obligation whatsoever to you in terms of advice, management, selection, valuation, holding or disposal of any such property investment.

Section 3

In this section we set out our position on the many administrative issues that may affect your account.

3.1 Aggregation of Orders and Trades

We may aggregate your order with the orders of other clients. There is a risk that on some occasions aggregation may work to your disadvantage.

We may also aggregate the settlement of your transaction with other client trades when executing them with certain market counterparties.

3.2 Recording of Telephone Calls and Electronic Communications

Telephone calls and any electronic communications are recorded to ensure accuracy, to help maintain quality of service and for fraud prevention purposes.

3.3 Withdrawals from Pension Schemes

Withdrawals from pension schemes, including retirement annuity contracts, are only permissible subject to Revenue requirements, which vary according to the pension scheme's legal structure. No liability shall attach to Goodbody Stockbrokers UC acting on instructions which it believes in good faith to have been validly given by persons who are authorised to do so.

3.4 Payments to Third Parties

Should you at any stage ask us to remit funds to a third party you will confirm this request to us in writing. We operate a policy in relation to such payments and any requests to pay a third party which are not in line with our policy will be declined. Payments can be made directly to the client or to the client's own bank account.

3.5 Joint Customers

Where this agreement is entered into by us with more than one person:

- a) any instruction, notice, demand, acknowledgement or request to be given by or to you under this agreement may be given by or to any one of you. We need not enquire as to the authority of that person to represent the other addressees. That person may be deemed to have given us an effective and final instruction and/or discharge in respect of any of our obligations; and
- b) your liabilities under or in connection with this agreement are joint and several; and
- c) on the death of any of you, we may treat the survivor(s) as the only person(s) entitled to your investments and to give instructions to us in connection therewith.

Where this agreement is entered into by one or more trustees you:

- (i) will notify us of any changes in trustee(s) of the relevant trust; and
- (ii) hereby confirm that, on the basis of competent legal advice, you are all satisfied that each of you has all the necessary powers to enter this agreement.

3.6 Power of Sale over Your Investments

Your attention is drawn to the fact that we reserve the right at all times and without prior notice to you to sell or realise any investments which we are holding (or entitled to receive) on your behalf in order to meet any liabilities which you may have incurred to us and failed to discharge. You agree that all your investments held at any time by us or any custodian pursuant hereto shall be and remain a continuing security for the payment and satisfaction when due of all monies, securities and other indebtedness and liabilities of whatever nature (including, without limitation, any resulting from any commitment entered into for you, any contingent indebtedness, interest, and any of our costs and charges, whether paid or incurred in obtaining or attempting to obtain payment or satisfaction from you or in perfecting or enforcing this security, or otherwise) which may at any time be or become due or outstanding to us, from you. We may at any time take legal action to recover amounts owing to our firm which you have failed to discharge. Details of any such legal action may be communicated to you in writing, by service of proceedings or otherwise.

3.7 Instructions

Instructions may be given to us by telephone, orally or in writing. Facsimile and email instructions relating to transactions on accounts will not be acted upon unless they are in confirmation of verbal instructions. We may in good faith rely upon and you will be bound by any instructions which purport to be or originate from a person authorised on behalf of you to give such instructions.

3.8 Orders

We accept at best and limit orders. Any Irish or US limit order which we accept will be valid for seven calendar days, commencing the day the order is placed and expiring at the end of the seventh day, unless previously cancelled on your instruction. Limit orders in other stocks are valid for a period as determined by our counterparty, unless previously cancelled on your instruction, and are subject to change.

Where you place a limit order in financial instruments which are admitted to trading on a regulated market or traded on a trading venue and that order is not immediately executed under prevailing market conditions, you hereby instruct us and any agent acting on our behalf not to make the order public where it is considered appropriate not to do so.

If you wish to receive an update on the status of an order this can be provided to you on request.

3.9 Part-Filled Irish Orders

Where any Irish order is part-filled, the balancing order will be placed as a new order the next day with an expiry date in line with the original order.

3.10 Certificated Stock

We reserve the right not to carry out any sale of certificated stock until we receive certificates and properly completed transfer documentation in respect of the sale. If, however we do carry

out such transactions (a) we shall not be under any obligation to carry out further such transactions and (b) we reserve the right to repurchase the shares on your behalf without being responsible for any loss or diminution in value. The cost of the repurchase together with normal transaction charges will be applied to your account.

3.11 Payment for Stock

We reserve the right not to place instructions for any purchase order until (a) we receive payment in full in respect of that order and (b) we receive full payment for amounts due to us or which may become due as a result of previous transactions. If, however we do carry out such transactions we shall not be under any obligation to carry out further such transactions.

3.12 Variation to Arrangements

We will continue to contact you using the most recent contact details we have on record for you unless we receive written instructions to the contrary. You must notify us promptly of any change to your contact details which includes your name, address, telephone number/s or email address.

The terms of this agreement and any changes to them will remain in effect from the time you open your account until the account is closed. We may change the terms of this agreement by providing you with a written notice. This notice will be provided to you electronically via our online service once you activate and verify your account access online. You should be aware that once you do this you will not receive a paper copy of any such notice. If you prefer to receive these notices by post, you should contact us and we will arrange this for you.

3.13 Charges

Our charges will be in accordance with our charges schedule in effect at the time the charges are incurred. A copy of our current charges schedule is included in this agreement. You will also have to pay any applicable value added tax, stamp duty or similar third party charges. Charges may change from time to time and we will notify you in advance of any such changes.

Details of any commission sharing arrangements which relate to trades conducted on your account will be available on the contract note. We may share management fees with third parties or associated companies. The fee sharing arrangement is normally calculated as a percentage of the fee charged to your account and further details are available on request.

We may receive a commission from third parties or associated companies relating to investments transacted with third party providers. This commission will be expressed as a percentage of the ongoing value of the investment. Further details relating to these arrangements are available in the charges schedule.

Please note that you are not entitled to refunds for money paid in respect of the purchase of financial instruments and any other costs.

3.14 Conflicts of Interest

Outlined below is a summary of our Conflicts of Interest Policy. In providing investment services to retail clients, actual or potential conflicts of interest may arise between the interests of the service provider (including its employees and businesses within the same group) and the interests of its clients.

Goodbody Stockbrokers UC acknowledges the legal and regulatory responsibility to effectively identify, prevent or manage actual or potential conflicts of interest which entail a risk of damage to the interests of one or more of its clients. Goodbody Stockbrokers UC has implemented a Conflicts of Interest Policy to prevent or manage such situations. The Policy sets out the legal and regulatory requirements:

- to identify actual or potential conflicts;
- to have procedures in place to prevent such conflicts where reasonably possible;
- to have procedures in place for managing such conflicts;
- to keep necessary records.

It is our commitment to disclose to clients, as a measure of last resort, the general nature and/or source of conflicts where there is a potential risk of damage to the interests of a client and where our arrangements to prevent or manage such conflicts may not be sufficient to ensure, with reasonable confidence, that the client will not be disadvantaged. The Policy is underpinned by procedures designed to prevent or manage conflicts of interest that could arise. This includes procedures:

- (i) for internal information barriers to prevent or control exchange of confidential information that may harm the interest of clients;
- (ii) for the appropriate level of independence between persons engaged in business activities involving a conflict of interest;
- (iii) to ensure that employees adhere to the staff share dealing rules that apply in their business;
- (iv) to ensure that staff adhere to rules on company directorships and outside activities which could give rise to a conflict with the interests of a client;
- (v) to ensure that staff adhere to the rules governing the giving or receiving of gifts, benefits or inducements;
- (vi) for the disclosure of information on soft commission arrangements, where relevant.

We have set out below some examples of the type of interest, relationship or arrangement where a potential conflict may arise when providing services to you. We may:

- be acting as advisor to the company in which you are transacting;
- be advising a company in relation to a new issue in which you wish to participate;
- be dealing as principal or as a registered market-maker in the security;
- be advising a company in relation to a takeover bid as either offeror or offeree;
- be dealing as agent with other clients and matching your transaction against these clients orders;
- have a holding or a dealing position in the financial instrument concerned;

- have other business relationships including the provision of banking and investment banking services to companies in whose securities you are transacting.

3.15 Investor Compensation Act, 1998

Under the terms of S. 38 (1) of the Investor Compensation Act, 1998 we hereby notify you:

- (a) that the Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act;
- (b) that we are a member of that compensation scheme;
- (c) that compensation may be payable where money or investment instruments owed or belonging to clients and held, or in the case of investment instruments, administered or managed by the firm, cannot be returned to those clients for the time being and there is no reasonably foreseeable opportunity of the firm being able to do so;
- (d) that a right to compensation will arise only:
 - (a) if the client is an eligible investor as defined in the Act;
 - (b) if it transpires that the firm is not in a position to return client money or investment instruments owed or belonging to clients of the firm; and
 - (c) to the extent that the client's loss is recognised for the purposes of the Act.
- (e) that where an entitlement to compensation is established, the compensation payable will be a lesser of:
 - (a) 90 per cent of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or
 - (b) compensation of up to EUR20,000.

Further details are available at www.investorcompensation.ie

3.16 Client Contact

We may contact you either in writing (to include email), by telephone or in person in connection with your account. Where you avail of our online service we may also post notices to your account which you can access via our Website.

3.17 Client Complaints

Should you have a complaint regarding the service you have received and the matter cannot be resolved by the person with whom you are dealing, you should refer the matter to the Head of Wealth Management who will ensure that your complaint is dealt with. The firm also has a Compliance function, which is independent of the Head of Wealth Management. You may wish to refer any complaints to the Head of Compliance for investigation. If you are a consumer you are entitled to refer the matter to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

3.18 Termination

These arrangements may be terminated by either of us at any time by providing written notice to the other.

3.19 Inactive Accounts

If at any time you have not transacted on your account for at least one year and you have no holdings in your account, we may close your account without any prior notice. If your account is closed in this manner and at a later date you wish to place an order you will need to open a new account.

3.20 United Kingdom Regulations

The regulatory system applicable to Goodbody Stockbrokers UC is different to that which applies in the United Kingdom.

3.21 Errors and Omissions Excepted ("E. & O. E.")

We reserve the right at any time to correct errors or omissions on our contract notes, valuations or statements. You will be obliged to settle the trade as dealt by us.

3.22 Contract Notes

When we carry out a trade for you we will issue you with a contract note in respect of that trade, no later than the first business day following the day of execution of the trade.

A contract note will be provided to you in respect of every trade on your account. We will assume that you have received the contract note confirming your trade and that the details on it are correct and concur with your instructions unless you contact us within five days of the trade date.

The contract note will be provided to you electronically via our online service once you activate and verify your account access online. You should be aware that once you do this you will not receive paper copies of your contract notes.

If you prefer to receive your contract notes by post, you should contact us and we will arrange this for you.

3.23 Identity and Information Request

We reserve the right to seek evidence of identity for anti-money laundering, anti-terrorist financing, fraud prevention purposes and to comply with any other legal or regulatory obligations which may apply to us. In the case of delay, or failure to provide satisfactory information, we may take such action as we think fit.

We may take whatever action we consider appropriate to meet our obligations, either in Ireland or elsewhere in the world, relating to the prevention of money laundering, terrorist financing or fraud and to the provision of financial and other services to persons who may be subject to sanctions. This action may include, but is not limited to, investigating and intercepting payments into and out of your account and making enquiries to establish whether a person is subject to sanctions. This may result in delay or failure to execute instructions received from you or in the receipt of cleared funds. You acknowledge and agree that, we shall not be liable for any loss, damage or other

liability suffered by you or any third party which arises as a result of taking such action.

We reserve the right to refuse to accept a lodgement to your account.

We reserve the right at all times and in our absolute discretion not to open an account.

We may require you to provide us with accurate and up to date information and documentation that we consider necessary in order to provide our services to you in accordance with our legal and regulatory obligations.

If you fail to provide us with this information and or documentation we may not be able to provide you with our services or may only be able to provide a restricted service to you. You acknowledge and agree that we shall not be liable for any loss, damage or other liability suffered by you or any third party which arises as a result of taking such action.

3.24 Own Name Holdings

You may have requested us to show financial instruments that you hold in your own name on your account with us. If so, by presenting the information in this way we are not representing that they are due to you or that we hold them in safe custody or as part of our nominee service for you. We will continue to reflect these financial instruments on your account unless you advise us to increase, reduce or remove them following any purchase, sale or corporate event.

3.25 Transfer of Interest

No transfer of any interest in your account, whether legal and or beneficial shall be made by you unless you have obtained our prior consent in relation to such transfer and the transferee has first entered into such documentation as we in our absolute discretion, deem appropriate in order to regulate the relationship between the parties. Any transfer or purported transfer of any interest in your account with us, whether legal and/or beneficial in breach of this clause shall be void/voidable at the instance of Goodbody Stockbrokers UC.

3.26 Language of Communications

All information and communications provided to you will be in the English language and all information and communications provided by you must also be in the English language.

3.27 Principal broker

We are registered with the Irish and London Stock Exchanges as a market maker in equities. If we have dealt as principal in any transaction this will be disclosed on the contract note.

3.28 Consumer Protection Code ("CPC")

For services provided in respect of Tracker Bonds, Insurance Policies and PRSAs we are subject to the Central Bank of Ireland's Consumer Protection Code 2012 (as amended from time to time) which offers protections to consumers and a copy of the CPC can be found on the Central Bank of Ireland's website, www.centralbank.ie

3.29 Limitation of Liability

You hereby acknowledge that Goodbody Stockbrokers UC shall not be responsible and shall have no liability for any loss or damage, liabilities, claims, expenses, awards, proceedings and costs, including any loss of profits, revenue or goodwill, whether arising directly or indirectly, and whether arising in contract, in tort (including negligence) or for representations made or otherwise (collectively "losses"), as a result of or in connection with performance or non-performance of our obligations under this agreement and regardless of whether the possibility of such losses was disclosed to or could reasonably have been foreseen by Goodbody Stockbrokers UC, save to the extent that such losses arise directly as a result of the gross negligence, wilful default or fraud of Goodbody Stockbrokers UC.

For the avoidance of doubt, Goodbody Stockbrokers UC shall not, in any circumstances, be liable for any special, indirect or consequential losses or for direct or indirect loss of data, profits, revenue or goodwill arising under or in connection with this agreement, even if foreseeable or if Goodbody Stockbrokers UC has been advised of the possibility of such losses.

You also hereby specifically acknowledge that Goodbody Stockbrokers UC shall not be responsible and shall have no liability whatsoever for any direct, indirect or consequential losses, whether arising in contract, in tort (including negligence) or otherwise, arising:

- (a) by reason of Goodbody Stockbrokers UC relying on any instruction reasonably believed by us to be authorised by you or on your behalf and we shall be under no duty to make an investigation or inquiry as to any statement contained in any such instruction or document and we may accept the same as conclusive evidence of the truth and accuracy of the statements contained therein; or
- (b) by reason of or in connection with any act or omission by you or any agent of yours.

However, nothing in this agreement shall exclude or restrict any liability which Goodbody Stockbrokers UC has to you under any applicable law or regulatory requirement, and which cannot be excluded or restricted by agreement by reason of applicable law or regulatory requirement, and the provisions of this agreement which purport to exclude or restrict any such liability shall not apply only to the extent that such liability may not be so restricted or excluded.

3.30 Governing Law

This agreement is governed by and shall be construed in accordance with the laws of the Republic of Ireland and the Courts of Ireland will have exclusive jurisdiction to resolve any disputes.

Appendix B Charges

Effective 2 January 2019

Commission Rates i.e. Charges per Transaction

Minimum Charge	€25*
1.00% on First	€25,000
0.50% on Balance	
Other Charges	
Annual Account Maintenance Charge (annual charge, subject to Value-Added Tax and charged annually in advance. This charge will apply, in full, irrespective of when the account is opened during the year.)	€100
Consolidated Tax Voucher Replacement	€25
Stock Transfer Out Charge (per line of stock or certificate, with a minimum charge of €40)	€13
Overseas Custody Charge	€25
Third Party Charges	
Government Stamp Duty	
- On the purchase price of an Irish Security	1.00%
- On the purchase price of a UK Security	0.50%
Encashment Tax	
- Applied to non Irish and non UK income at the standard rate of Irish Income Tax.**	
Panel of Takeovers and Mergers Levy	
ITP Levy	
- €1.25 for transactions in Securities of Irish incorporated companies where the consideration exceeds €12,500 or equivalent in any other currency.	
PTM Levy	
- £1.00 for transactions in Securities of companies incorporated in the United Kingdom, the Channel Islands or the Isle of Man where the consideration exceeds £10,000 or equivalent in any other currency.	
Overseas Broker Charge	
Typical Fee (varies depending on the market and broker)	0.20%

* Any order placed by telephone will be subject to a minimum commission charge of €100.

** Exemption available to certain types of investors, subject to the submission of a declaration or exemption documentation as appropriate.

An overseas regulatory charge may apply to certain transactions and the amount of the charge will vary depending on the market. Further details are available on request.

Other third party charges may apply which are not payable via Goodbody Stockbrokers UC or imposed directly by us, for example, Dividend Withholding Tax and Deposit Interest Retention Tax.

Foreign Exchange

If we conduct a transaction for you in a foreign currency it will be necessary either (a) for you to settle with us in that currency or (b) for us to carry out a currency exchange deal. Where we receive funds from you or collect income on your behalf we will lodge them in the currency of receipt unless you do not have an account denominated in that currency and it would be unduly burdensome for us to open such an account. In such instances we may convert the money and hold it in an alternate currency for you. Any currency exchange deals that we conduct on behalf of our clients will be transacted at a market rate available to us and will include a spread up to a maximum of 1.25% to cover the risk for Goodbody Stockbrokers UC. Goodbody may conduct a currency exchange deal where Goodbody transacts for its own account as principal to the transaction.

Charges relating to funds held with a deposit taking institution

If we place funds that we hold on your behalf with a deposit taking institution that charges a negative interest rate or similar fee or charge on the client account. You will be required to pay the negative interest rate or fee which will typically be no greater than 1.25% per annum.

Deposit Broker Fees

If we enter into a deposit broker arrangement with a deposit taking institution we may receive a fee for our deposit broking services from the deposit taking institution of up to 0.5% per annum based on the value of deposits held by that deposit taking institution.

Costs and Charges Incurred Within Certain Products

Investments in certain products may incur costs and charges which are in addition to those charged by Goodbody Stockbrokers UC. The table below sets out, in percentage terms, the range of costs and charges that are incurred within certain products.

Column 1: This column discloses the typical range of costs and charges that may be charged or incurred at the time of the initial investment for each type of product listed in column 4. The range is shown in percentage terms and is typically based on the investment amount.

Column 2: This column discloses the typical range of costs and charges that may be charged or incurred on an ongoing basis for each type of product listed in column 4. This range is shown in percentage terms and is typically based on the net asset value of the product at the time the costs and charges are incurred. Costs and charges are described on an annual basis but may be charged against the net asset value of the product at any time.

Column 3: This column discloses the typical range of costs and charges that may be charged or incurred at the time of exiting the product. The range is shown in percentage terms and is typically based on the gross value of the investment at the time of exiting.

Column 4: This column discloses the category of product to which this range of costs and charges may apply.

1. Range of Initial Costs and Charges (%)	2. Range of Annual Costs and Charges (%)	3. Range of Exit Fees (%)	4. Type of Funds
0% to 3%	0% to 3%	0% to 2%	Collective investment schemes
0% to 5%	0%	0% to 2%	Structured products
0% to 3%	0% to 3%	0% to 2%	Tax-based products
0% to 5%	0% to 3%	0% to 5%	Life company products

Fees Paid by Third Parties to Goodbody Stockbrokers UC for Certain Products

The table below sets out the method by which Goodbody Stockbrokers UC is paid fees by the fund manager or product provider of certain financial products.

Column 1: This column discloses the range of fees that we may receive from the fund manager or product provider at the time of the initial investment for each type of product listed in column 3. The range is shown in percentage terms, and is typically based on the investment amount.

Column 2: This column discloses the typical range of fees that we may receive from the fund manager or product provider on an ongoing basis for each type of product listed in column 3. The range is shown in percentage terms and is typically based on the net asset value of the product at the time the payment is calculated. Fees are described on an annualised basis but may be paid on a bi-annual, quarterly or monthly basis to Goodbody Stockbrokers UC, depending on the product.

Column 3: This column discloses the category of product to which this range of fee may apply.

1. Range of Initial Fees (%)	2. Range of Annual Fees (%)	3. Type of Funds
0% to 3%	0% to 2%	Collective investment schemes
0% to 5%	0%	Structured products
0% to 5%	0% to 2%	Tax-based products
0% to 5%	0% to 1%	Life company products

Payment

All charges will be debited to your account to be discharged either by cheque, by electronic funds transfer or by the funds available on your account. We reserve the right to sell or realise any investments which we are holding (or entitled to receive) on your behalf to meet any liabilities which you have incurred and failed to discharge.

Risk Disclosure Document

This information is provided to you in accordance with the requirements of the MiFID II Regulations. This information provides a general description of the nature and risks of financial instruments taking account of your categorisation as a retail investor. It does not disclose all the risks and characteristics of financial instruments which you may trade in, however it is designed to give you an understanding of the major risks and characteristics. In some circumstances, the risks identified below may not apply to the particular financial instrument that you wish to invest in, either because of that financial instrument's particular characteristics, your risk appetite in respect of that financial instrument and/or the purpose of your investment. In addition, if you are an Execution-Only retail client you should note that your account will be restricted to transacting in financial instruments which are classified as non-complex financial instruments.

You should not deal in financial instruments unless you are aware of the nature and risks of the transactions you are entering into. You should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss. You should understand the extent of your exposure to any potential loss.

The value of financial instruments may fall as well as rise. When investing in financial instruments there is a risk that you may lose some or all of your original investment. You should consider whether investing in financial instruments is suitable for you in light of your individual circumstances and taking account of your investment objectives, financial position, attitude to risk and your investment knowledge and experience. In deciding whether certain financial instruments are suitable investments the following information describing the nature and risks of such instruments should be carefully considered.

General Risks in Relation to Financial Instruments

Economic Conditions

Changes in global and regional economic conditions or sentiment are likely to cause volatility in the value of financial securities. Such changes can occur abruptly and can impact on the expected profit or loss from a transaction.

Market Conditions

Market conditions (e.g. illiquidity) and or the operation of the rules of certain markets e.g. market hours, dealing hours, suspension of trading, may increase the risk of loss by making it difficult or impossible to effect transactions or sell out of a position.

Transactions in Other Jurisdictions

Transactions on markets in other jurisdictions may expose you to additional risk. Such markets may be subject to regulation which may offer different or significantly diminished investor protection. Before you trade you should enquire about any

rules which may be relevant to your transaction. Your local regulatory authority will be unable to compel the enforcement of the rules of regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask your broker for details of the types of redress available in other jurisdictions before you start to trade.

Currency Risks

The profit or loss for transactions in foreign currency denominated contracts (whether they are traded in your own or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

Interest Rates

Changes in interest rates can have an effect on the value of securities. The value of securities, especially bonds can fall with a rise in interest rates as other investments reflecting the new higher interest rate offer greater returns. Such risk can be offset by diversifying the durations of fixed-income investments held. Alternatively, if interest rates fall, then the value of bonds and other securities may rise.

Trading Facilities and Electronic Trading

Most open-outcry and electronic trading facilities are supported by computer based component systems for the order-routing execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure and you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or is not executed at all. Your ability to recover certain losses may be subject to limits on liability imposed by the system provider, the market, the clearing house and/or member firms.

Off-Exchange Transactions

In some jurisdictions, and only then in restricted circumstances, firms are permitted to deal otherwise than on a regulated exchange i.e. to effect off-exchange transactions. The firm with which you deal may be acting as your counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before you undertake such transactions, you should familiarise yourself with applicable rules and attendant risks.

Taxation

There is no guarantee that the tax advantage promoted as a feature of an investment will remain in place. It is important to note that the levels and bases of taxation may change and this can occur without prior notice. You should always take independent professional taxation advice.

Specific Risks in Relation to Financial Instruments

Shares/Equities

Owning shares in a company provides an opportunity to share in a company's profit and performance, in the form of dividends and capital growth. Individual shares and stock markets can be volatile, especially in the short-term. Some shares are likely to be more volatile than others. This will be based, amongst other things, on the business, geographic location, liquidity and size of the company. Shares will tend to perform well when the outlook for their business, their sector and the overall market is positive while the opposite is the case when the outlook is poor. Your ability to realise the value of shares when you so wish is a critical factor (liquidity). Shares in companies that are not traded on a stock exchange can be very difficult to sell. Many shares that are traded on Stock Exchanges are bought and sold infrequently and finding a buyer may not always be easy. Potential investors should be familiar with any company they plan to invest in. Many Stock Exchanges operate markets that are designed for emerging or smaller companies. The shares of such companies tend to be higher risk than those of larger more established companies and they also tend to be less liquid.

An investment in shares gives rise to exposure to several risks including market risk, currency risk, economic conditions risk, interest rate risk, industry specific risk, liquidity risk etc. Share portfolios are at a greater risk of significant loss if there is a lack of diversity i.e. an over reliance on stocks in one particular company, industry sector or country. Other than the cost of acquiring shares you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of shares may fall as well as rise there is a risk that you may lose some or all of your original investment.

Bonds

A bond is a debt instrument in which the issuer promises to pay to the bondholder principal and interest according to the terms and conditions of the particular bond. Although not to the same extent as shares, bonds can be subject to significant price movements. Bonds that are traded on regulated markets tend to be more liquid and easier to sell than those that are not traded on such markets. The size of a bond issue is also important in determining liquidity with smaller issues being less liquid. Bonds can also be subject to default and the non-payment of interest and/or principal by the issuer. As with shares some bonds are considered to be safer than others. In general, Government Bonds are considered to be subject to less risk than Corporate Bonds. This is simply because governments are less likely to default on their debt than companies, although this may not be the case with some emerging markets. Bond ratings give an indication of an issuer's probability of defaulting, based on an analysis of the issuer's financial condition and profit potential.

Corporate bonds are issued by companies but they are split into different types depending on the credit rating they achieve. Companies whose bonds have high ratings are known as investment grade bonds while those with low ratings are

known as high yield bonds because they have to promise higher income payouts to attract investors. In some cases, the bonds issued by a company may not have been allocated a credit rating, which makes it more difficult to obtain an indication of the issuer's probability of defaulting and may be an indication that these bonds carry an additional risk.

Companies also issue different types of bonds. Debenture stocks, for example, are secured against specific company assets while unsecured loan stocks pay higher yields but are not secured against the company's assets. Companies also issue convertible bonds that give holders the right to convert bonds into shares under certain circumstances.

Interest rate movements, changes in economic conditions and issuer specific concerns all tend to cause bond price volatility and are risk factors for the holders of bonds. Concerns as to the solvency or financial strength of an issuer will have a negative impact on bonds of the issuer. Conversely strong issuer balance sheets provide a positive backdrop for bonds.

Other than the cost of acquiring bonds, you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of bonds may fall as well as rise there is a risk that you may lose some or all of your original investment.

Exchange Traded Funds ("ETFs")

ETFs are investment products that provide investors with an opportunity to invest in a diversified basket of shares through one investment instrument. An ETF will generally track the shares of companies that are included in a selected market index, investing in either all of the shares or a representative sample of the shares of the selected index.

The performance of an ETF is likely to be reflective of the performance of the index upon which the ETF is based. ETFs are generally more liquid than other types of collective investment schemes and can be traded in the same way as any listed share. Like shares, ETFs can be subject to volatility, especially in the short term. Some ETFs are likely to be more volatile than others. This will be based, amongst other things, on the nature and size of the underlying companies and the liquidity/price of the underlying stocks.

Certain ETFs are designed to provide a leveraged exposure to the index, which will magnify both the positive and negative performance of the index. Leveraged ETFs are likely to be significantly more volatile than unleveraged ETFs, and the scale of any potential loss is likely to be much greater.

Certain ETFs are designed to provide an inverse or short position in an index. This means that the ETF is intended to perform well if the index performs badly, but will suffer losses if the index performs well.

ETFs can be differentiated by whether they physically hold securities or synthetically replicate the index. Physical ETFs attempt to track the relevant index by holding all, or a representative sample, of the underlying securities that make up the index. Synthetic ETFs do not directly hold the securities that make up the index, but enter into derivative transactions which are intended to replicate the performance of the index. This synthetic method may be used where it is more expensive or more difficult to hold the securities directly, such as where the securities within the index are less liquid, but are not limited to these scenarios.

ETFs are exposed to market risk, currency risk, economic conditions risk, interest rate risk, liquidity risk with certain ETFs being particularly exposed to the risks associated with a specific industry sector. ETFs are likely to perform well in times of positive market and sectoral conditions while they are likely to perform poorly if such conditions are negative. Potential investors should be familiar with the nature of the underlying companies of any ETF they plan to invest in. Other than the cost of acquiring ETFs, you will not be subject to any margin requirements or financial commitments/liabilities.

However, as the value of ETFs may fall as well as rise there is a risk that you may lose some or all of your original investment.

Exchange Traded Commodities (“ETCs”)

A commodity is a physical substance such as food, grains and metals, which is interchangeable with another product of the same type that is traded primarily on the basis of price driven by supply and demand, and not on differences in quality or features.

Historically, commodities have been quite complicated to trade, but in recent years alternative and simpler means of investing in commodities have become available. An ETC is one such means for investors to invest in specific commodities or a general commodity index, such as cocoa or precious metals. ETCs work by investing in real commodities via future contracts and in doing so track a specific commodity or a general commodity index.

The performance of an ETC is likely to be reflective of the performance of the commodity or basket of commodities upon which the ETC is based. ETCs can be traded in the same way as any normal share but can be subject to significant volatility, both in the long term and the short term. Some ETCs are likely to be more volatile than others. ETCs are generally liquid.

ETCs are exposed to market risk, currency risk, economic conditions risk, interest rate risk, liquidity risk and in addition are exposed to changes in global/regional commodity trading agreements and patterns. ETCs are particularly exposed to the risks associated with their specific industry sector. ETCs are likely to perform well in times of positive market and sectoral conditions while they are likely to perform poorly if such conditions are negative.

Potential investors should be familiar with the nature of the underlying commodity or commodities of any ETC they plan to invest in. Other than the cost of acquiring ETCs, you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of ETCs may fall as well as rise, there is a risk that you may lose some or all of your original investment.

Money Market Instruments

Money market instruments are debt instruments issued by private organisations, governments and government agencies. The money market is a highly liquid professional dealer market that facilitates the transfer of funds (generally in very large denominations) between borrowers and lenders. It generally relates to those instruments that allow for borrowing and lending periods ranging from one day to one year.

Although money market instruments carry less risk than long-term debt, they are exposed to risk. The range of risks to which money market instruments are exposed include the financial strength of the issuer, currency risks, the nature of the lending agreement and economic conditions. Potential investors should be aware of such risks prior to entering into any money market transactions. Money market instruments are likely to perform as intended in stable conditions for the issuer and the economy. However unstable conditions could have a negative impact on the return from such instruments.

Common money market instruments include: Exchequer Notes, Commercial Paper, Treasury Bills, Repurchase Agreements and Bankers Acceptances. The liquidity of such instruments varies depending on the strength of the issuer, the size of the issue and underlying economic conditions.

In general other than the cost of acquiring money market instruments, investors are not subject to any margin requirements or financial commitments/liabilities. As the value of money market instruments may fall as well as rise there is a risk that you may lose some or all of your original investment.

Unit Trusts

Unit trusts are a type of “pooled investment”. A pooled investment is one where several investors put different amounts of money into a fund which is then invested in one or more asset classes by a fund manager. The price of the units in the fund is determined by the value of the assets the fund holds. Where the fund is an “open ended” fund the number of units will rise or fall based on whether investors buy or sell units. As such, large open-ended funds are generally very liquid.

Each unit trust fund has a stated investment strategy enabling you to invest according to your investment objectives and risk profile. The level of risk will depend on the underlying investments, regulatory status of the fund, any investment restrictions that may apply, the extent to which the fund leverages its assets and how well diversified the open-ended investment fund is. The principle of leverage is to increase the fund’s exposure to underlying assets by means of borrowing or other means in the pursuit of higher returns from the

amount invested. Leveraging may increase any losses suffered by a fund. Funds investing in emerging markets or smaller companies would be considered to carry much higher risk than those investing in large blue-chip companies.

Unit trusts tend to perform well in positive conditions for the overall economy and for their specific underlying sectors while the converse is the case when such conditions are negative. Potential investors should be familiar with the nature of the underlying securities in any unit trust they plan to invest in. Other than the cost of investing in unit trusts, you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of a unit trust may fall as well as rise there is a risk that you may lose some or all of your original investment.

Undertakings for Collective Investment in Transferable Securities (“UCITS”)

A UCITS is a specific type of collective investment that can be operated freely within the EU in accordance with the UCITS Directive. As with other collective investments, UCITS tend to invest in a range of individual securities, giving investors the opportunity to invest in a diversified product. However, UCITS are prohibited from investing in certain types of more complex or higher risk securities and are subject to rules which oblige them to reduce the risk of exposure to any issuer.

UCITS can be subject to volatility, especially in the short term. Some UCITS are likely to be more volatile than others. This will be based, among other things, on the nature and size of the underlying securities and the liquidity/price of the underlying securities. Large capitalised UCITS tend to be liquid and trade relatively easily.

UCITS are exposed to market risk, currency risk, economic conditions risk, interest rate risk and liquidity risk with certain UCITS being particularly exposed to the risks associated with a specific industry sector. UCITS tend to perform well in positive conditions for the overall economy and their specific underlying sector while the converse is the case when such conditions are negative. Potential investors should be familiar with the nature of the underlying securities in any UCITS they plan to invest in. Other than the cost of investing in UCITS, you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of UCITS may fall as well as rise there is a risk that you may lose some or all of your original investment.

Structured Deposits/Tracker Bonds

Deposit based tracker bonds and structured deposits involve a fixed term investment in a bank deposit where there is a commitment to repay capital, or a percentage thereof, at a maturity date and the interest on the deposit is determined by one of a number of possible factors such as the performance of an index, financial instrument, commodity or exchange rate. Such investments do not tend to offer an exit mechanism until maturity and hence it may not be possible to determine the value of your investment or to realise the value of your

investment when you wish. Investors should be prepared to invest for the medium/long term.

The total return from investments of this nature can be more or less than the return from a conventional deposit account. Investors are exposed to the risk of default or insolvency on the part of the issuer. If market interest rates change during the investment term, investors are unlikely to be able to exit the investment to invest in a more favorable product.

The return on these deposit products may be capped at a preset level. If the underlying instrument performs well over the period from inception to maturity then the return from the deposit should be positive while the opposite is the case if the instrument performs poorly.

In general, other than the cost of acquiring tracker bonds/structured deposits, investors are not subject to any margin requirements or financial commitments/liabilities. As the value of tracker bonds/structured deposits may fall as well as rise there is a risk that you may lose some or all of your original investment.

Some structured products are not deposit based but are structured as debt instruments or derivatives. The risk of default or insolvency on the part of the issuer may be different for a debt instrument or derivative in comparison with a deposit, depending on where the instrument ranks in the capital structure of the issuer.

Investment Companies

Investment companies are a type of “pooled investment”. A pooled investment is one where a number of investors put different amounts of money into a fund which is then invested in one or more asset classes by a fund manager. Unlike a unit trust, an investment company is a separate legal entity which holds the assets and issues shares representing those assets. The price of the shares in the fund is determined by the value of the assets the fund holds. Where the fund is an “open ended” fund the number of shares will rise or fall based on whether investors buy or sell shares. As such, large open-ended funds are generally liquid.

Each fund has a stated investment strategy enabling you to invest according to your investment objectives and risk profile. The level of risk will depend on the underlying investments, regulatory status of the fund, any investment restrictions that may apply, the extent to which the fund leverages its assets and how well diversified the open-ended investment fund is. The principle of leverage is to increase the fund’s exposure to underlying assets by means of borrowing or other means in the pursuit of higher returns from the amount invested. Leveraging may increase any losses suffered by a fund. Funds investing in emerging markets or smaller companies would be considered to carry much higher risk than those investing in large blue-chip companies.

Investment companies tend to perform well in positive conditions for the overall economy and for their specific

underlying sectors while the converse is the case when such conditions are negative. Potential investors should be familiar with the nature of the underlying securities in any investment company they plan to invest in. Other than the cost of investing in an investment company, you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of an investment company may fall as well as rise there is a risk that you may lose some or all of your original investment.

Limited Partnerships

Limited partnerships are a form of “pooled investment”. A pooled investment is one where a number of investors put different amounts of money into a fund which is then invested in one or more asset classes by a fund manager. A limited partnership will generally consist of two types of partner, general partners who will control the partnership and will have joint and several liability to the partnership and limited partners whose involvement and liability is limited to their investment. Investors are limited partners. The price of the shares in the limited partnership is determined by the value of the assets the fund holds. There may be no liquid market in the shares of a limited partnership and hence investors may be required to hold their shares for an indefinite time period. It may not be possible to determine the value of your investment or to realise the value of your investment when you wish.

Each limited partnership has a stated investment strategy enabling you to invest according to your investment objectives and risk profile. The level of risk will depend on the underlying investments, regulatory status of the fund, any investment restrictions that may apply, the extent to which the fund leverages its assets and how well diversified the limited partnership is. The principle of leverage is to increase the fund’s exposure to underlying assets by means of borrowing or other means in the pursuit of higher returns from the amount invested. Leveraging may increase any losses suffered by a limited partnership. Limited partnerships may not be UCITS. Funds investing in emerging markets or smaller companies would be considered to carry much higher risk than those investing in large blue chip companies.

Investment companies tend to perform well in positive conditions for the overall economy and for their specific underlying sectors while the converse is the case when such conditions are negative. Potential investors should be familiar with the nature of the underlying securities in any limited partnership they plan to invest in. Other than the cost of investing in a limited partnership, you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of a limited partnership may fall as well as rise there is a risk that you may lose some or all of your original investment.

Common Contractual Funds

Common contractual funds are a form of “pooled investment” which are specifically designed to be an attractive vehicle for the pooling of pension fund monies. A common contractual fund is an unincorporated body created by contract that

is structured to be tax transparent so as to be attractive to pension funds. A pooled investment is one where several investors put different amounts of money into a fund which is then invested in one or more asset classes by a fund manager. The price of the shares in the fund is determined by the value of the assets the fund holds. The liquidity of such funds will be determined by a number of factors including the amount of cash held by the fund, the size of the fund, the liquidity of the underlying assets, the number of investors in the fund etc.

Each fund has a stated investment strategy enabling you to invest according to your investment objectives and risk profile. The level of risk will depend on the underlying investments, regulatory status of the fund, any investment restrictions that may apply, the extent to which the fund leverages its assets and how well diversified the common contractual fund is. The principle of leverage is to increase the fund’s exposure to underlying assets by means of borrowing or other means in the pursuit of higher returns from the amount invested. Leveraging may increase any losses suffered by a fund. Funds investing in emerging markets or smaller companies would be considered to carry much higher risk than those investing in large blue-chip companies.

Common contractual funds tend to perform well in positive conditions for the overall economy and for their specific underlying sectors while the converse is the case when such conditions are negative. Potential investors should be familiar with the nature of the underlying securities in any common contractual fund they plan to invest in. Other than the cost of investing in a common contractual fund, you will not be subject to any margin requirements or financial commitments/liabilities. However, as the value of a common contractual fund may fall as well as rise there is a risk that you may lose some or all of your original investment.

Private Equity Investments/Private Equity Funds

Private equity involves the provision of medium to long term finance, in the form of shares, to an unlisted company. This can also involve investments in venture capital, buy outs and buy ins. Private equity investments can take the form of pure equity or alternatively hybrid equity or subordinated debt.

These tend to be high risk investments and should only be considered by experienced/knowledgeable investors with the appropriate level of net worth. There may be no predefined exit mechanism from a private equity investment and hence investors should be prepared to invest for the medium/long term. As private equity is not tradable on a public market, it may not be possible to determine the value of your investment or to realise the value of your investment when you wish. Private equity is not subject to the same level of regulatory oversight as shares that are listed on a regulated exchange.

Private equity investment gives rise to exposure to a high level of risk arising from a number of factors including regulatory risk, liquidity risk, market risk, currency risk, funding risk, economic conditions risk, interest rate risk, industry specific risk etc. Potential investors should be familiar with any company whose

shares they intend to acquire. You will generally be required to commit a certain amount of capital in exchange for a stake in the private equity company or fund. If the company/fund grows profitably then your investment is likely to perform well whereas the opposite is the case if the company/fund performs poorly. Minimum private equity investments tend to be high.

Depending on the individual investment, as well as the cost of making the initial investment, you may be called upon to make further payments as the company/fund seeks to draw down committed capital. As the value of private equity shares may fall as well as rise there is a risk that you may lose some or all of your original investment.

Derivatives

A derivative is an instrument or contract that derives its value from the performance of one or more underlying reference instruments, such as a share, index, commodity, currency rate or interest rate. Derivates can be highly volatile and their prices may fluctuate rapidly over wide ranges. Derivatives usually involve gearing or leverage and are often implemented by placing an initial margin or deposit, or paying an initial premium, which is relatively small relative to the overall value of the contract. A relatively small movement in the underlying instrument can have a proportionately larger impact on the value of the derivate and the initial funds deposited - this may work against you as well as for you. As the value of a derivate may fall as well as rise there is a risk that you may lose some or all of your original investment. A derivative may also involve a risk that you lose significantly more than your original investment. You may be required to pay substantial funds in addition to the initial funds deposited.

There are different types of derivatives, including options, warrants and contracts for difference.

An option is a contract giving the holder the right, but not the obligation, to buy or sell a futures contract in a given asset at a specified price at a time between now and the expiration of the option contract. Transactions in options carry a high degree of risk. Potential investors should familiarise themselves with the type of option in which they contemplate trading and the associated risks. They should calculate the extent to which the value of the options must increase for the position to become profitable, taking into account the premium and all transaction costs.

A warrant is an instrument which gives the holder the right to acquire or dispose of, or to receive payment in cash in respect of, securities, assets or indices. Warrants often involve a high degree of gearing, so that a relatively small movement in the price of the underlying security results in a disproportionately large movement in the price of the warrant. The prices of warrants can therefore be volatile. You should not buy a warrant unless you are prepared to sustain a total loss of the money you have invested plus any associated costs. A warrant has a limited life and may expire without value if the underlying instrument does not perform as expected.

A contract for difference is an agreement between two parties to exchange the difference between the opening price and closing price of the contract, at the close of the contract, multiplied by the number of shares or FX contracts specified within the contract. A contract for difference has no predetermined settlement date - it is an open-ended contract which requires a collateral deposit to cover potential liabilities. Transactions in contracts for difference carry a high degree of risk. The amount of initial margin is small relative to the overall value of the contract so that transactions are leveraged or geared. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit - this may work against you as well as for you. You may sustain a total loss of initial margin funds and any additional funds deposited to maintain your position. If the market moves against your position or margin levels are increased, you may be called upon to pay substantial additional funds on short notice to maintain your position. If you fail to comply with a request for additional funds within the time prescribed, your position may be liquidated at a loss and you will be liable for the resulting deficit.

Retail Order Execution Policy

1. Purpose

This Order Execution Policy ("Policy") is prepared by Goodbody Stockbrokers UC in accordance with the requirements of the MiFID II Regulations. This Policy sets out how we seek to comply with the regulatory obligation to obtain, on a consistent basis, best execution when executing orders or receiving and transmitting orders on behalf of our clients.

2. What is Best Execution?

When we execute an order on behalf of a client we are obliged to take all sufficient steps to obtain, on a consistent basis, the best possible result taking into account price, costs, speed, likelihood of execution and settlement, size, nature and any other consideration relevant to the execution of the order. Best execution is determined in terms of total consideration which is determined by the price of the financial instrument being traded and the costs of execution.

In addition to our best execution obligations we have an overriding duty to act honestly, fairly and professionally in accordance with the best interests of our clients.

3. Scope and Application

This Policy applies to the execution of all orders for our retail clients. This Policy applies where we execute orders on behalf of a client or use a third party for execution. It also applies when providing the service of portfolio management where we decide to buy or sell a financial instrument on behalf of a client.

This Policy only applies to financial instruments within the scope of the MiFID II Regulations. Those instruments that Goodbody Stockbrokers UC provides to clients include:

- (a) Transferable securities such as shares, bonds and exchange traded funds ("ETFs") that are:
 - (i) listed for trading on an European Union ("EU") Regulated Market, a Multilateral Trading Facility ("MTF") or an Organised Trading Facility ("OTF") collectively defined as a "trading venue";
 - (ii) listed for trading on a regulated exchange outside the EU; or
 - (iii) not listed for trading on a regulated market or exchange.
- (b) Units in collective investments undertakings.
- (c) Money-markets instruments.
- (d) Financial contracts for differences.

4. Methods of Execution

Goodbody Stockbrokers UC will seek to execute and fill the order by one or more of the following methods:

- (a) directly on a trading venue, either as an agent or principal;
- (b) on a trading venue through a remote broker link in an agency capacity;
- (c) when acting as agent, through an external third party on a trading venue.

We execute an order by dealing either as principal or agent or sometimes both. In all circumstances, we will always use sufficient steps to obtain the best outcome for our clients.

5. Execution Factors that are Taken into Consideration

For retail clients, the best possible result is determined by the total consideration. This represents the price of the financial instrument and all costs, both explicit and implicit, related to execution incurred by the client comprising execution venue fees, clearing and settlement fees and fees paid to third parties involved in the execution of the order. Other factors, such as speed and likelihood of execution or settlement will be taken into consideration but only insofar as they contribute to obtaining the best possible result in terms of total consideration for the client.

In assessing each of the execution factors that contribute to obtaining the best result we take into account the characteristics of:

- (a) the client;
- (b) the client order;
- (c) the financial instrument; and
- (d) the execution venues to which their order can be directed.

6. Third Party

We use third parties to enable us to execute an order where we think this method is more likely to obtain the best possible result for the client. We use a panel of third parties that we select based on their expertise and track record in providing execution services in financial instruments. These entities will also be subject to similar best execution obligations and we will review their performance on an ongoing basis. The panel may be amended at any time arising from any review that we conduct.

7. Specific Client Instructions

Where a client gives us a specific instruction in respect of any order we will follow those instructions as part of our execution procedure except in cases where we deem that the instruction could potentially constitute market abuse or a breach of any other applicable regulation. Where the specific instruction relates to only a part of the order, those aspects of the order that are not covered by the instructions will be processed in accordance with this Policy.

Warning: Clients should be aware that where they provide any specific instructions, this may prevent Goodbody Stockbrokers UC from following the Policy and obtaining the best possible result for the execution of the order in respect of the elements that are covered by the specific instruction.

8. Execution Venues and Executing Entities

When we execute orders for investment instruments we may use one or more of the following types of execution venues and/or executing entities, as appropriate, to execute orders in a way that enables us to meet our obligation to take all sufficient steps in obtaining the best results for our clients on a consistent basis:

- (a) Regulated market
- (b) MTF
- (c) OTF
- (d) Third party trading on a trading venue

Goodbody Stockbrokers UC is a member of Euronext Dublin and the London Stock Exchange ("LSE") both of which are regulated markets. When executing orders for financial instruments that are listed on these exchanges we will generally execute on these venues. In other circumstances, we will use a third party executing entity.

When choosing an execution venue, Goodbody Stockbrokers UC will focus on the cost of that venue, the quality of execution, the reliability of the venue and the availability of liquidity. In setting our commission rates, Goodbody Stockbrokers UC does not discriminate between venues.

A list of the execution venues and executing entities that we may use is available on our website, www.goodbody.ie. Whilst this list will be updated as required, other venues or entities may be used which are appropriate and allow us to meet our best execution obligations. We do not notify clients individually of any changes to these venues or executing entities but we seek to ensure that the list published on our website is up-to-date.

We will publish annually details of the top five execution venues and executing entities in terms of trading volumes for all executed client orders per each class of financial instrument in which we execute orders on behalf of our retail clients in the preceding year, together with information on the quality of execution obtained. This will be published on our website.

The types of execution venues that we may use for each financial instrument type include:

Equities - Transferable Securities that are Listed on a Regulated Market within the EU

- Regulated market
- MTF
- OTF
- Third party trading on a trading venue

Equities - Transferable Securities that are Listed on a Regulated Market outside the EU

Third party trading on a trading venue.

Equities - Transferable Securities that are Not Listed on a Regulated Market

Orders in unlisted transferable instruments may be executed in an agency capacity against another client order or executed in a

principal capacity. In determining the bid/offer spread, all client orders will be reviewed and other brokers may be contacted who have orders in the same security and then an assessment on how the best possible result will be achieved will be made.

Bonds - Fixed Income Securities

Orders in bonds will be executed on a trading venue. In executing orders in bonds, we seek quotes and place orders with one or more third parties depending on the nature of the order and the instrument.

Units in Collective Investment Undertakings

These securities are generally not listed for trading on a trading venue hence will be traded over-the-counter with a dedicated fund manager.

Money-Markets Instruments

These instruments are generally not listed for trading on a trading venue hence will be traded over-the-counter with a third party.

Financial Contracts for Differences ("CFD")

- Regulated market
- MTF
- OTF
- Third party
- CFD provider

The most commonly traded instruments by our CFD clients are equities. We are capable of trading in other contracts of all types offered by our CFD providers. These can include futures contracts on equity indices, contracts on commodities and foreign exchange contracts. This Policy will apply to all such instruments.

9. Third Party Selection

Goodbody Stockbrokers UC conducts due diligence on each third party that we transmit orders to by assessing them under the following criteria:

- Commission rates and spreads
- The third parties' own execution policy
- Quality of execution
- Clearance and settlement skills
- Quality of service
- Access to execution venues
- Creditworthiness and reputation

10. Client Order Handling

In seeking to obtain best execution for our clients we will:

- (i) promptly and accurately record and allocate all orders executed on behalf of clients;
- (ii) carry out comparable client orders sequentially and promptly unless the characteristics of the order or prevailing market conditions make this impracticable or the interests of the client require otherwise;
- (iii) promptly inform a client if a material difficulty arises that is relevant to the proper execution of the order upon becoming aware of any difficulty.

11. Order Aggregation and Allocation

Goodbody Stockbrokers UC may aggregate your order with other similar orders from other Goodbody Stockbrokers UC clients and/or with orders for our own account. We do this so that we may achieve better pricing for clients through executing the orders in larger or bulkier sizes. We will only carry out a client order in aggregation with another order when we perceive that the aggregation of orders and transactions will work to the advantage of the clients whose orders are aggregated. While we aggregate client orders where we perceive advantage to the client there may be occasions when the outcome of the aggregation may be disadvantageous for a specific individual order.

This Policy will apply to all aggregated orders.

On occasions, the execution of an aggregated order may be only partially filled. In such cases where the aggregated order comprises client orders only it will be allocated to each client on a pro rata basis, according to the size of the order. Where a client's order is aggregated with an order for our own account the client's portion will be allocated first.

12. Providing Information To and Seeking Consent from Clients

We issue a copy of this Policy to all our clients. We are required to obtain clients' prior consent to this Policy. Prior consent to this Policy is deemed to have been received when you place an order with us or continue to avail of our investment services after the 3 January 2018.

13. Monitoring and Review

Goodbody Stockbrokers UC will monitor the effectiveness of this Policy and the execution arrangements to seek to ensure that we provide best execution to our clients on a consistent basis. We do this by selecting a sample of trades to ensure that the Policy has been complied with.

We keep this Policy under continuing review with a formal review undertaken annually. We will update this Policy and the execution arrangements if considered necessary following any review or monitoring programme. Where a material change occurs that impacts on our ability to obtain the best result for our clients we will make the necessary changes. We will notify you of any material changes to this Policy.

Privacy Statement/Use of Information Notice

In order to provide products and services to you, Goodbody Stockbrokers UC and its Associated Companies (collectively and individually, as appropriate, "Goodbody", "we" or "us"), require certain Personal Data and other information relating to your application and/or your dealings with Goodbody (together called the "Information").

For the purposes of this Privacy Statement and Use of Information Notice (this "Notice"), "Associated Company" means a Subsidiary, Holding Company, a Subsidiary of a Holding Company or an "associated undertaking" (as defined in section 275 of the Companies Act 2014) of Goodbody Stockbrokers UC, and "Subsidiary" and "Holding Company" have the meanings set out in section 7 and 8 of the Companies Act 2014, respectively. Goodbody is a wholly owned subsidiary of Allied Irish Banks, p.l.c.

We collect and process personal data about you when you interact with us and our products and when you engage us to act on your behalf, or where you are introduced to Goodbody through AIB Group/subsidiaries, or where your information is shared within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products. We may share your personal data within AIB Group where you have made a request for information in relation to the services provided by AIB Group or you have made a request for services to be provided to you by AIB Group.

Personal Data in this Notice means any information which Goodbody has or obtains or which you provide, such as your name, address and date of birth, from which you can be directly or indirectly personally identified, and includes information such as identification and account numbers and online identifiers. Some of this Personal Data may be sensitive Personal Data, such as data revealing your racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, and the processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life or sexual orientation ("Sensitive Personal Data").

(A) Use of Information and Lawful Basis of Processing

Goodbody will use your Personal Data:

- (1) for the purposes of performing the contract you have entered into with Goodbody, namely:
 - a. for the purposes of providing services to you, administering your account(s) and/or setting up and administering your pension scheme (the "Pension"), your life policies, your investment products or policies and any other financial products or policies which you may have with, or which have been arranged through, Goodbody ("Products and Policies"), as the case may be;
 - b. to respond to or evaluate any queries, complaints or suggestions in relation to your account(s), Pension,

- Products and Policies or any specific matter or transaction on or relating to your account(s), Pension, Products and Policies;
- (2) for compliance with our legal obligations, including:
 - a. anti-money laundering, anti-terrorist financing and fraud prevention purposes, which will include screening you against sanctions lists;
 - b. compliance with applicable tax and regulatory reporting obligations;
 - c. recording of telephone calls and electronic communications in order to comply with applicable law and regulatory obligations;
 - d. where we are ordered to disclose information by a court with appropriate jurisdiction;
- (3) where our use is for a legitimate purpose of Goodbody, including:
 - a. providing third parties with details relating to your Pension, Products and Policies where your Pension, Products and Policies have been set up through Goodbody with, or you are availing of products or services provided by, those third parties (including your Contract for Difference ("CFD") provider, broker, and Pension, Products and Policies providers), for the purposes of their arrangements with you;
 - b. for group audit, reporting and management purposes;
 - c. use of recordings of telephone calls and electronic communications for confirming instructions, and training and quality assurance purposes;
 - d. to take advice from our external legal and other advisors;
 - e. to undertake market research and statistical analysis.
- (4) where you have given us your consent to use and disclose your Information for other purposes. If you do give your consent for us to use your Information for a particular purpose, you have the right at any time to withdraw your consent to our future use of your Information for some or all of those purposes by writing to us at 9-12 Dawson Street, Dublin 2.

We undertake to keep any Information we have or receive private and confidential and shall not use the Information except as outlined in this Notice, nor shall we disclose any Information to any third party, except as outlined above and/or in the following circumstances:

- a. where we are required to disclose the Information to the Central Bank of Ireland or any other regulatory body, the revenue authorities, any recognised investment exchange; or
- b. the disclosure is necessary to enable us to carry out our obligations under our agreements with you; or
- c. where we use Associated Companies and third party product and service providers to assist us in providing services to you; or
- d. where we need to share your Personal Data with Associated Companies, our auditors, and our legal and other advisors; or

- e. the disclosure is required by law or court or administrative order having force of law; or
- f. where we need to provide the Information to third party product and service providers for the purposes of your arrangements with them;
- g. the Information is provided to a settlement service provider and other agents of yours or ours where necessary to allow them to carry out their terms of engagement in the context of providing you with the services required.

We will not otherwise share your Information with any third party unless we receive your prior written consent to do so.

We may transfer your Information outside the European Economic Area ("EEA") where necessary to administer your account(s), Pension, Products or Policies. Occasionally for market research and statistical purposes the services of a reputable external agency may be used and your Information may be disclosed to such agency and used for those purposes.

If you have a CFD account or any other account or arrangement with any other Pension, Products and or Policies providers, your signature on your agreement with us confirms that you agree to us providing the CFD provider or any other Pensions, Products and Policies providers with any/all Information held by us including that contained herein and relating to dealings on your account(s) or arrangement(s).

(B) Sensitive Personal Data

In the course of providing services to you, you may provide and we may collect and process your Sensitive Personal Data. Any Sensitive Personal Data will only be used and disclosed where necessary, in accordance with this Notice.

You will need to consent expressly to the collection, use and disclosure of your Sensitive Personal Data as set out in this Notice.

If you do not consent to the collection, use and disclosure of your Sensitive Personal Data, we may not be in a position to provide certain services, Pension, Products and Policies and/or other related services to you, or to arrange these on your behalf, and you will need to make arrangements to provide this Information directly to relevant third parties, which may delay the provision to you of certain products or service.

(C) Third Party Information

Where you provide us with personal information relating to other people, such as your spouse, children, partners, directors, officers, employees, advisors or other related persons, you warrant that you will only do so in accordance with applicable data protection laws. You will ensure that before doing so, the individuals in question are made aware of the fact that we will hold information relating to them and that we may use it for any of the purposes set out in this agreement and the relevant terms and conditions, and where necessary you will obtain their consent to our use of their information. We may, where required under applicable law, notify those individuals that you have provided their details to us.

(D) International Transfers of Information

In providing our products and services to you, it may from time to time be necessary for us to transfer Information to countries outside Ireland. This may arise, for example, where you are investing in a company which is located or listed in that other country. We will only transfer your Information where this is necessary for the purposes of Goodbody complying with and performing its contract with you or where we have a legal obligation to do so.

Many of the countries will be within the EEA, or will be ones which the European Commission has approved, and will have data protection laws which are the same as or broadly equivalent to those in Ireland. However, some transfers may be to countries which do not have equivalent protections, and in that case we shall use our reasonable efforts to implement contractual protections for your Information. You should, however, note that this will not always be possible where we are required to transfer the Information in order to comply with and perform our contract with you or where we have a legal obligation to do so.

(E) Retention of Information

We are obliged to retain certain client information to ensure accuracy, to help maintain quality of service and for legal, regulatory, fraud prevention and legitimate business purposes.

We are obliged by law to retain client identification and client transaction records for six years from the end of the client relationship or the date of the transaction respectively.

Other Information will be retained for no longer than is necessary for the purpose for which it was obtained by us or as required or permitted for legal, regulatory, fraud prevention and legitimate business purpose. In general, we hold this information for a period of seven years, unless we are obliged to hold it for a longer period under law or applicable regulations.

We will also retain records of telephone calls and any electronic communications for a period of five years and, where requested by the Central Bank of Ireland, for a period of up to seven years.

(F) Your Rights in relation to Your Personal Data

You may at any time request a copy of your Personal Data from Goodbody. You also have the right to correct any inaccuracies, and in certain circumstances, to request erasure (ie, the right to be forgotten), or restriction on the use of your Information, in each case subject to the restrictions set out in applicable data protection laws.

Where we are relying on our legitimate purpose in order to use and disclose your Information, you are entitled to object to such use of your Information, and if you do so, we will cease to use and process your Information for that purpose unless we can show there are compelling legitimate reasons for us to continue or we need to use the Information for the purposes of legal claims.

You may also have the right to data portability in respect of certain of your Information, which means you can request that we provide it to you or your third party nominee.

You also have the right to lodge a complaint with a supervisory authority (ie, the Data Protection Commissioner) about the processing of the Information. If you have any queries or complaints regarding the use of the Information you may contact us in writing at 9-12 Dawson Street, Dublin 2.

You agree to notify us without delay in the event of any change in your personal circumstances, or those of the others mentioned above, to enable us to comply with our obligations to keep information up to date.

Application Form

Please note only individuals may apply to open a Goodbody Online Execution-Only account. Entities such as companies, pension schemes, trusts, charities etc. are excluded from opening this type of account.

Section 1: Personal Information

All fields are mandatory. Please use BLOCK CAPITALS

1. Account type Individual Joint

2. Personal details Applicant

Mr Mrs Ms Other

First name

Surname

Date of birth

Gender Male Female

Marital status Single Married Widowed
 Divorced Separated Other

Country of birth

Place of birth

Nationality

Occupation

Employer/Company name

Business type

Joint applicant

Mr Mrs Ms Other

First name

Surname

Date of birth

Gender Male Female

Marital status Single Married Widowed
 Divorced Separated Other

Country of birth

Place of birth

Nationality

Occupation

Employer/Company name

Business type

3. Contact details Applicant

Home address

Eircode/Postcode

Country of residence

Home tel.

Work tel.

Mobile

Email

Joint applicant

Home address

Eircode/Postcode

Country of residence

Home tel.

Work tel.

Mobile

Email

4. Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) Declaration Applicant

Are you a citizen of the United States? Yes No

Are you resident in the United States for tax purposes? Yes No

If 'Yes' to either question above, please complete Form W-9

Are you a tax resident in Ireland? Yes No

Are you a tax resident in any other country? Yes No

If you answered 'Yes' to being a tax resident in any other country, please enter your non-Irish country of tax residence and the related tax identification number (TIN) below.

Country of tax residence

TIN

Country of tax residence

TIN

5. Total regular income (€ per annum) Applicant

Please tick the box indicating your total regular income per annum

€0 - €50,000

€50,001 - €100,000

€100,001 - €200,000

€200,001 - plus

Please tick to indicate what this is comprised of

Salary Income Rental Income Pension Income

Other Income

If 'Other Income', please specify source

Joint applicant

Are you a citizen of the United States? Yes No

Are you resident in the United States for tax purposes? Yes No

If 'Yes' to either question above, please complete Form W-9

Are you a tax resident in Ireland? Yes No

Are you a tax resident in any other country? Yes No

If you answered 'Yes' to being a tax resident in any other country, please enter your non-Irish country of tax residence and the related tax identification number (TIN) below.

Country of tax residence

TIN

Country of tax residence

TIN

Joint applicant

Please tick the box indicating your total regular income per annum

€0 - €50,000

€50,001 - €100,000

€100,001 - €200,000

€200,001 - plus

Please tick to indicate what this is comprised of

Salary Income Rental Income Pension Income

Other Income

If 'Other Income', please specify source

6. Initial investment amount Applicant

Please indicate your initial investment amount

€

Minimum value of investment must be €5,000. Please include the value of any assets that you will be transferring to or selling through your new online account.

Please tick to indicate the source of these funds

- Salary Income
- Rental Income
- Inheritance
- Windfall/Compensation
- Separation Settlement
- Savings
- Asset Disposal/Sale of Business
- Redundancy
- Pension Lump Sum
- Pension Fund
- Other

If 'Other', please specify source

Joint Applicant

Please indicate your initial investment amount

€

Minimum value of investment must be €5,000. Please include the value of any assets that you will be transferring to or selling through your new online account.

Please tick to indicate the source of these funds

- Salary Income
- Rental Income
- Inheritance
- Windfall/Compensation
- Separation Settlement
- Savings
- Asset Disposal/Sale of Business
- Redundancy
- Pension Lump Sum
- Pension Fund
- Other

If 'Other', please specify source

7. Source of wealth Applicant

Please tick to indicate your source of wealth

- Salary Income
- Rental Income
- Inheritance
- Windfall/Compensation
- Separation Settlement
- Savings
- Asset Disposal/Sale of Business
- Redundancy
- Pension Lump Sum
- Pension Fund
- Other

If 'Other', please specify source

Joint Applicant

Please tick to indicate your source of wealth

- Salary Income
- Rental Income
- Inheritance
- Windfall/Compensation
- Separation Settlement
- Savings
- Asset Disposal/Sale of Business
- Redundancy
- Pension Lump Sum
- Pension Fund
- Other

If 'Other', please specify source

8. Account Holder Special Requirements Applicant

Goodbody is committed to accommodating the needs of individuals with special requirements or vulnerabilities to ensure Goodbody provide you with the appropriate level of service.

Please let us know if you have any particular information/ requirements that you might wish us to take into account in that regard.

If you tick yes below, you are providing your explicit consent for us to review the information provided by you voluntarily below and to undertake the relevant accommodations necessary in order to address your requirements. Please note any personal data provided will be processed in accordance with our Privacy Statement.

Yes No

If 'Yes', please provide details

Joint applicant

Goodbody is committed to accommodating the needs of individuals with special requirements or vulnerabilities to ensure Goodbody provide you with the appropriate level of service.

Please let us know if you have any particular information/ requirements that you might wish us to take into account in that regard.

If you tick yes below, you are providing your explicit consent for us to review the information provided by you voluntarily below and to undertake the relevant accommodations necessary in order to address your requirements. Please note any personal data provided will be processed in accordance with our Privacy Statement.

Yes No

If 'Yes', please provide details

Section 2: Bank Details

To allow us to transfer funds to you electronically, please supply the entity's bank details.

Please use BLOCK CAPITALS

9. Bank details

Bank name	<input type="text"/>
Bank address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Account name	<input type="text"/>

The bank account name must be in the name of the applicant(s).

Account currency EUR GBP USD

IBAN

Your IBAN includes your account number and bank sort code and is an international standard for identifying bank accounts. This is detailed on your bank statement.

Account number

Bank sort code - -

Swift/BIC code

Section 3: Important Information

As an Execution-Only Client, you are responsible for ensuring that all investment decisions undertaken are suited to meet your investment objectives, financial position and attitude to risk. Goodbody Stockbrokers UC will take no responsibility for making such assessment. Holding unsuitable investment instruments may expose you to greater risk and/or losses than are acceptable to you. In providing this Execution-Only service we are not required to assess whether the investment decisions that you have chosen to undertake are appropriate and/or suitable for you.

I/We hereby apply to open a Goodbody Online Execution-Only account and request that you issue me/us with my/our logon details.

Privacy Statement/Use of Information Notice - Processing Consents

I/We **expressly consent** to the collection, use and disclosure of my/our Sensitive Personal Data by Goodbody in accordance with Section (B) of the Privacy Statement/Use of Information Notice.

Please tick the box if you consent to the processing of your Information as described above.

Applicant

Joint Applicant

I/We acknowledge that if I/we do not consent to the collection, use and disclosure of my/our Sensitive Personal Data in this manner, Goodbody may not be able to provide me/us with certain products or services, or arrange these on my/our behalf, or that I/we will need to make arrangements to provide this information directly to relevant third parties, which may delay the provision to me/us of certain products or services.

I/We note that I/we have the right to withdraw my/our consent as described above at any time by writing to Goodbody at 9-12 Dawson Street, Dublin 2. If I/we do change my/our mind(s), I/we acknowledge that this will not affect any use and disclosure of my/our Information by Goodbody prior to the date I/we notify it of our change of mind.

Consent and Acknowledgement

I/We have read and understood, accept and consent to the Terms and Conditions of Service, Risk Disclosure Document, Retail Order Execution Policy and Privacy Statement/Use of Information Notice set out herein which were provided to me/us in good time prior to me/us being bound by them.

I/We confirm that I/we have received, understand and accept the terms of the Client Assets Key Information Document.

I/We confirm that the information which I/we provided in the Application Form is correct and accurate.

I/We confirm that by providing an email address on this Application Form, or by using any e-signature tool or e-signature digital certification product to sign this agreement, I/we are consenting to the receipt of documents and communications, and the execution of agreements and instructions, in electronic form and by electronic means.

Applicant signature

Client signature

X

Print full name

Date signed DD / MM / YYYY

Joint applicant signature

Client signature

X

Print full name

Date signed DD / MM / YYYY



www.goodbody.ie

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Galway, H91 TWE0,
Ireland

[T +353 91 569 744](tel:+35391569744)

Wealth Management
Investment Banking
Asset Management
Capital Partners

Nov 2025 v14

Goodbody Stockbrokers UC registered in Ireland No. 54223. Registered Office: 9-12 Dawson Street, Dublin 2, Ireland. VAT Reg No. 1410304P.

Goodbody Stockbrokers UC, trading as Goodbody, is regulated by the Central Bank of Ireland and Goodbody Stockbrokers UC is authorised and regulated in the United Kingdom by the Financial Conduct Authority. Goodbody is a member of Euronext Dublin and the London Stock Exchange. Goodbody is a wholly owned subsidiary of Allied Irish Banks, p.l.c. 12508_0626