

Terms of business

Direct Clients (non-advised)

We recommend that you seek professional financial advice. Should you choose not to, our Direct Clients (non-advised) service to residents of the Republic of Ireland is designed to assist customers invest in a product **without advice or recommendation from us**. We can give you information, provide illustrations, answer technical questions which you may have and carry out your instructions.

We provide:

- Investment bonds
- Savings policies
- Approved retirements funds
- Company pensions
- Personal pensions
- Personal Retirement Savings Accounts
- Buy out bonds
- Retirement annuities

Policy information

Your policy's terms and conditions will be set out in the policy provisions given to you when you take out a policy. Our schedule of charges is on display in the reception area of 90 St Stephen's Green, Dublin D02 F653, and on our website at [standardlife.ie/charges](https://www.standardlife.ie/charges). Our Direct Clients team do not earn commission if you decide to invest in one of our products. The charges on your policy will depend on the policy and investment options you choose, and are shown in your Personal Illustration (of benefits and charges), Key Features document and Investment Options guide (SYIO1). These will give you information to help you to make your own decision about your investment. Additional information is also available in our Fund Centre at [standardlife.ie/fundcentre](https://www.standardlife.ie/fundcentre) and Self-Directed Options guide (SYSDO1).

If you want to invest in an investment bond or savings policy without advice, you'll also need to complete an appropriateness assessment form.

Your policy's terms and conditions will be in the English language. We will communicate with you in the English language at all times.

Please ensure that you read the product literature and policy documents that you'll be given, and ensure that you understand what your policy does and doesn't do, the risks, and charges that may apply.

Your investment choices are made at your own risk. Standard Life is not responsible for the performance, or solvency of providers, of the investments available through the policy.

You must assess the suitability of the product for you. Standard Life will not provide you with a suitability statement.

It is important that you also regularly review your policy to ensure it remains suitable for you. We recommend that you engage with a financial adviser on a regular basis to ensure its ongoing suitability. If you don't have a financial adviser, [brokersireland.ie](https://www.brokersireland.ie) (+353 1 661 3067) can help you find one.

Your payments to us

Premium/contribution frequency	Payment method
Monthly	Direct debit
Quarterly	Direct debit
Half-yearly	Direct debit
Yearly	Direct debit or EFT
Single/one-off	EFT

Pay a single premium or single contribution by EFT (electronic fund transfer) directly to Standard Life International dac's bank account. Our IBAN is IE81 HSBC 990231 37001649, please quote your policy number, or reference: your surname, first name, and date of birth (dd/mm/yyyy). We will give you a receipt for your single premium or contribution. For regular premiums or contributions, your Key Features document and policy provisions give you information about stopping your payments.

If you don't pay a premium or contribution when due, we'll contact you and ask you to make the payment or ask what you want to do. Your investment will reflect any late or non-payment (for example, different investment prices date, no investment allocated for non-payment). For pensions, if your employer is paying contributions (either on your behalf, having deducted them from your salary, and/or paying an employer contribution to your pension) we may contact your employer, and/or if appropriate, the trustees of your pension scheme.

Conflict of interest

We aim to treat all policyholders fairly and to avoid any conflict of interest in our business dealings with you. We operate in line with regulatory conflict of interest requirements, and there is no conflict unless we tell you.

Regulation

Standard Life International dac is regulated by the Central Bank of Ireland (registration number C39889). To offer protection to consumers, regulated entities like financial advisers, and insurers like Standard Life, are subject to the Central Bank of Ireland's codes of conduct and regulations, which we all must comply with. These codes and regulations (such as the Consumer Protection Code, Minimum Competency Code, Fitness and Probity Standards, Solvency II, corporate governance requirements, insurance distribution and disclosure regulations) are available on centralbank.ie, or you can call them on 0818 681 681 or +353 1 224 5800.

Standard Life International dac is a life insurance undertaking with its registered address at 90 St Stephen's Green, Dublin, D02 F653. Standard Life International dac is part of the Standard Life Group. Aberdeen Group and Standard Life Group have an asset management partnership. Major shareholders in Standard Life Group include Aberdeen Group and BlackRock Inc. You can find out more at standardlifeplc.com

Standard Life International dac is a designated activity company registered with the Companies Registration Office in Dublin, Ireland (registration number 408507).

Data Protection Notice

We're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers' personal information. It explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how you can obtain details of the information we hold about you, and the choices you have about how we use that information. You can get a copy of our Privacy Policy on our website: standardlife.ie/privacy.

Handling complaints

If you have a complaint, please call us on +353 1 639 7000, or write to the Operations Director, Standard Life, 90 St Stephen's Green, Dublin D02 F653. Your complaint will be investigated and we will write to you with the outcome. If you're not satisfied with the outcome, you can refer to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin D02 VH29; fsp.oie

Your identity

Please be aware that we may need to verify your identity and address to process your application in accordance with the Criminal Justice Acts. If you don't provide suitable documents/information to us, we may be required to stop processing your application and discontinue doing business with you. Similarly, after the policy is written, if we ask for up to date verification, we may not be allowed to carry out your instructions until it is provided.

Responsible investment

Standard Life International believes that active stewardship helps to create long-term value for investors. We believe that being an engaged shareholder and speaking directly with the companies the funds invest in on Environmental, Social, and Governance matters, is essential to the health of the companies the underlying funds invest in, driving the potential for sustainable investment returns for investors.

For the latest information on sustainability-related disclosures in the financial services sector, and how we're integrating ESG considerations, please look at standardlife.ie under Responsible Investment.

Financials

Our latest Solvency and Financial Condition Reports are available on standardlife.ie

Helping hand

If your personal circumstance is such that you need a helping hand, please let us know. You have a choice of how you receive any letters or documents from us. We can offer large print, Braille and audio CD formats. Our website is mobile compatible, and works with the main screen reader software. If you want to nominate a trusted contact person, or you have set up a power of attorney to help you, let us know.

These terms apply to the service we provide to you from March 2026. The VAT number of our service company, Phoenix Group Management Services Ltd, is IE4195859BH.

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Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

Standard Life International dac is regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin, D02 F653.

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