

Insurance Remunerations

01 February 2024

Details of remunerations received from our Insurance Partners are outlined below, as well as explanations of the remuneration types. EBS d.a.c. does not charge fees relating to any policies sold.



Remunerations Definitions

Remuneration Type	Definition
Commission	A payment that is expressed as a percentage of the insurance premiums paid to EBS d.a.c. for the provision of insurance products and services to customers.
Advance Payment	An upfront payment made by an insurer to EBS for the performance of its obligations under a distribution arrangement over a specified period.
Marketing Fund	For some products, an agreed annual amount is provided by our Insurance Partners to bring insurance products and their benefits to the attention of our customers through initiatives such as marketing and staff training. This is a fixed amount each year which is not linked to the achievement of any targets.

Remunerations received from Insurance Partners

Details of remunerations relating to insurance products EBS d.a.c. provide to customers are outlined below.

Insurance Partner	Product	Description
Allianz	Home Insurance	<p>EBS d.a.c. receives remuneration amounting to circa. 22% of the projected gross written premium for home insurance policies that are underwritten by Allianz. This remuneration is made up of:</p> <ul style="list-style-type: none">(i) an advance payment representing approximately 12% of the projected gross written premium for the period February 1st 2024 – January 31st 2027 for the performance by EBS of its obligations under the arrangement with Allianz and(ii) 10% commission on home insurance policies. <p>In the event the arrangement with Allianz is terminated, EBS is required to repay a pro-rated portion of the advance payment for the unexpired period of the arrangement with Allianz during which EBS' obligations will not be performed.</p> <p>Allianz provide a marketing fund in line with the above definition. This can equate to approximately 0.1% per policy a year.</p>

Insurance Remunerations (Cont.)

01 February 2024



Details of remunerations relating to insurance products previously provided by EBS d.a.c. are outlined below. EBS no longer sells this product.

Insurance Partner	Product	Description
AXA Partners	Payment Protection Insurance	EBS d.a.c. receives 35% commission for payment protection policies underwritten by AXA Partners.

All remuneration types and remuneration rates reflected on this document are based on agreements between EBS d.a.c. and our Insurance Partners as at 01 February 2024. All remuneration types and remuneration rates reflected on this page are subject to change.

Other Information

- EBS d.a.c. is regulated by the Central Bank of Ireland. Registered Office of EBS: 10 Molesworth Street, Dublin 2. D02 R126. Registered No. 500748.
- EBS Home Insurance is brought to you by EBS d.a.c. and is solely underwritten by Allianz p.l.c.
- EBS Mortgage Payment Protection Insurance is exclusively underwritten by AXA France IARD S.A. AXA France IARD S.A. (Branch No: 624115. French Company No: 722 057 460. ACPR No: 4022109.) has a registered office at Building 7000, Atlantic Avenue, Westpark Business Campus, Shannon, County Clare. The company is a Société Anonyme registered in France with its registered address at 313, Terrasses de l'Arche, 92000 Nanterre, France. The following are directors of AXA France IARD S.A.: Jacques de Peretti (French), Alexis Babeau (French), Alain Dubois (French), Renée Habozit (French), Sandra le Grand (French), Cécile Moulard (French), Alban de Mailly Nesle (French), Martine Bievre (French). AXA France IARD S.A. trades under the name of 'AXA Partners – Credit & Lifestyle Protection', is authorised by Autorité de Contrôle Prudential et de Résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules.