



Certificate of Authorisation

Reference No: C188333

Smart Financial Insurance Limited
t/a Smart Financial
Units 1 & 2 Greenhills Centre
Greenhills
Walkinstown
Dublin 12

Smart Financial Insurance Limited t/a Smart Financial (the firm) is authorised as an investment business firm under **Section 10 of the Investment Intermediaries Act, 1995 (as amended)**, to provide the services of an investment intermediary.

The firm is authorised to provide investment advice and to receive and transmit orders to product producers from whom a written letter of appointment is held, in relation to the following investment instruments:

- Listed shares and bonds
- Prize Bonds
- Collective Investments
- Tracker bonds
- Personal Retirement Savings Accounts

The firm is also authorised to act as a deposit agent.

For and on behalf of the Central Bank of Ireland:

Handwritten signature of Katie O'Callaghan in black ink.

Signed:

Handwritten signature of Eoin Hanrahan in black ink.

Signed:

18 November 2022



Certificate of Registration

Reference No: C188333

Smart Financial Insurance Limited
t/a Smart Financial
Units 1 & 2 Greenhills Centre
Greenhills
Walkinstown
Dublin 12

Smart Financial Insurance Limited t/a Smart Financial (the firm) is registered as an Insurance Intermediary to undertake insurance distribution under the **European Union (Insurance Distribution) Regulations, 2018 (IDR)** in respect of:

Life Assurance

(Please see the insurance distribution register at <http://registers.centralbank.ie/>)

Directors and/or Managers responsible for the insurance distribution business:

Mark Gallagher

For and on behalf of the Central Bank of Ireland:

Handwritten signature of Katie O'Callaghan in black ink.

Signed:

Handwritten signature of Eoin Hanrahan in black ink.

Signed:

18 November 2022



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Smart Financial Insurance Limited
t/a Smart Financial
Units 1 & 2 Greenhills Centre
Greenhills
Walkinstown
Dublin 12

Smart Financial Insurance Limited t/a Smart Financial ('the firm') is authorised under **Regulation 30 of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016** to engage in the business of being a Mortgage Credit Intermediary on behalf of the following undertaking(s):

Brokers Ireland Network Services Limited t/a Brokers Ireland Mortgage Services

The firm is not required to obtain a separate authorisation under **Section 116 of the Consumer Credit Act 1995 ('CCA')**. However, the firm shall be required to comply with the regulatory requirements set out in the CCA and shall be subject to supervision by the Central Bank in respect of activities carried out in accordance with the CCA.

The firm is also authorised to provide advisory services in respect of transactions relating to credit agreements falling within the scope of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016.

Directors and/or Managers responsible for the mortgage credit intermediation business:

Mark Gallagher

For and on behalf of the Central Bank of Ireland:

Signed:

Signed:

18 November 2022