



PO Box No. 11151
Dublin 24
Tel: 01 464 9000

Terms of Business

This document sets out information that will assist you as our customer. If there is anything in this Terms of Business that you do not understand, please do not hesitate to call us on +353 (1) 464 9000 and we will answer any questions you may have. The effective date of this document is 21/01/2026.

Company Information

Cabot Financial (Ireland) Ltd ("Cabot") is part of the Encore Capital Group ("the Group") and is Ireland's leading ethical acquirer and manager of consumer debt. Cabot is registered in Ireland No: 144084; VAT No. IE6540845W. Our Registered Office is: Block D, Cookstown Court, Old Belgard Road, Tallaght, Dublin 24. Our contact details are:

- Phone +353 (1) 464 9000
- Email Info@cabotfinancial.ie

Cabot is regulated by the Central Bank of Ireland and is subject to the Consumer Protection Code, the Code of Conduct on Mortgage Arrears, the Minimum Competency Code, the Fitness and Probity Regime and the Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Lending to Small and Medium /Sized Enterprises) Regulations which offer protection to consumers and can be found on the Central Bank's website www.centralbank.ie. All relevant European Union and National law concerning in particular the enforcement of contracts, consumer protection, borrower's rights and criminal law continues to apply.

Our Services

Cabot is a full credit servicing business, providing debt recovery and loan portfolio management/credit servicing to various investment companies which are part of the Group together with third party servicing activities. Cabot provides a complete range of contact centre-based telephone and mail collection services to banking institutions, Credit Unions and investment companies.

Our credit servicing and third-party services include but are not limited to the administration of credit agreements, the collection and processing of customer payments, the management of customer data, and where appropriate the restructuring of agreements in response to the individual circumstances of customers in financial difficulties.

Customers may request a statement of account from the Company at any time.

Fees

Cabot do not charge for our services however 3rd party charges falling due under your contractual arrangements may be applied by us to your accounts.

Personal Data

Cabot are committed to complying with Data Protection Law at all times. "Data Protection Law" means the EU General Data Protection Regulation (GDPR), the Data Protection Acts 1988 to 2018 and any other laws which govern the use of your personal data.

We are a data controller in respect of the debt recovery and loan portfolio management, credit servicing to various investment companies and members of the Group. In addition, we are a data processor in respect of our third-party

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Directors: S. Webb, P. Doddrell (UK), T. Dillon, L. Cruickshanks (UK)



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servicing activities. We retain your personal information when we stop servicing your account for the purposes of compliance with our regulatory & legal obligations. You will find our Data Privacy Notice on our website.

Conflicts of Interest

Cabot seek to avoid any conflicts of interest arising in the course of our dealings with you. If such a conflict is unavoidable, we will ensure that you are treated fairly. Where appropriate, we will advise you of the conflict and only conduct business on receipt of written acknowledgement from you that you are aware of the conflict of interest and still want to proceed. If you have not been advised of any such conflict, you are entitled to assume that none arises.

Default

Where you default in your obligations to Cabot, we will contact you to request that you resolve matters. Where you do not remedy the matter, we may take such steps (including legal proceedings and enforcement of security) as we deem necessary to enforce your obligations. Any such actions will be in accordance with the relevant terms and conditions of the agreement and any applicable Central Bank Regulation or Code of Conduct.

Complaints

Cabot pride ourselves on our values to put people at the heart of everything that we do and our shared principles to treat our customers responsibly and fairly. We will work with you to develop sustainable solutions to your current financial circumstances. We recognise that sometimes things can go wrong. In the event that you wish to make a complaint, you may do so by contacting us as follows:

- Telephone – 01 464 9000; Monday to Thursday – 8.30am to 5.30pm & Friday – 8.30am to 5pm.
- By Letter – Cabot Financial (Ireland) Ltd, PO Box 11151, Tallaght, Dublin 24.

We will seek to resolve your complaint as soon as possible, by means of the following process:

- We will acknowledge all complaints that are not resolved to your satisfaction within 5 days.
- We will seek to complete our investigation and respond to you within 20 business days, however if we are unable to provide an update within 20 business days, we will provide you with a written update every 20 business days until the matter is resolved.
- We will provide you with a letter setting out our final response to your complaint within 40 business days. In the unlikely event that 40 business days elapses and we have not responded to you, you have the right to refer the matter to the Financial Services and Pensions Ombudsman ("FSPO").
- If you remain dissatisfied with our Final Response letter you may refer the matter to the FSPO. The FSPO can be contacted at Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29, Phone: +353 (1) 567 7000 Email: info@fspo.ie Website: www.fspo.ie

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