



Letter of Appointment of Mortgage Credit Intermediary for the purposes of Section 116 of the Consumer Credit Act, 1995, as amended (the "Act") and the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 (the "CMCAR")

CAP Finance Investment Partners Limited T/A Cap Finance & Investments
26 Pembroke Street Upper
Dublin 2

23rd February 2017

ICS Mortgages having its head office at 16 Hume Street, Dublin 2 hereby appoints you as a Mortgage Credit Intermediary of ICS Mortgages within the meaning of the Consumer Credit Act 1995, as amended (the "Act") and the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 (the "CMCAR"). The address of the business premises utilised by you are:

26 Pembroke Street Upper, Dublin 2

This appointment for the purposes of Section 116 of the Act and Regulation 30 of CMCAR, is subject to the enclosed conditions of appointment and is based on the information furnished by you to ICS Mortgages. The appointment is subject to acceptance by you as provided for below within 10 days of the date of this letter.

The term of this Agreement shall continue from the effective date of the appointment of the Mortgage Credit Intermediary, as set out in this Letter of Appointment, until either party terminates this Agreement by providing 30 days advance notice in writing to the other.

Please note that on termination of the appointment and in accordance with the enclosed conditions ICS Mortgages will inform the Central Bank of Ireland of such termination and any circumstances surrounding the termination.

A handwritten signature in blue ink, appearing to read "Fergal McGrath".

Fergal McGrath
Chief Executive Officer
ICS Mortgages

I accept this appointment as a Mortgage Credit Intermediary for the purposes of Section 116 of the Act and Regulation 30 of CMCAR. I declare I have read and understand my obligations under the Act and the CMCAR and that I will comply with those requirements and the conditions of my appointment.

Dated: 23rd day of February year 2017

Signed by: [Signature] (Mortgage Intermediary)

Duly authorised on behalf of Co.: Cap Finance & Investments