



ONE BIG SWITCH IRELAND: TERMS OF BUSINESS

Effective Date: 10-SEPTEMBER-2025

Introduction

This document sets out the terms under which One Big Switch (**we, us, our**) will provide services to you. It contains important information about our regulatory status, services, and your rights. Please read it carefully.

About Us

OBS People Power Holdings Limited, trading as "One Big Switch" is a private company registered in Ireland and is a wholly owned subsidiary of RevTech Media Australia Pty Ltd. (ABN 94 166 905 175).

One Big Switch is regulated by the Central Bank of Ireland. Company number: 536764. Registered office: 5 Fitzwilliam Square Dublin, 2, D02 F890, Ireland.

We are subject to the Central Bank of Ireland's Consumer Protection Code, Minimum Competency Code and Fitness and Probity regime which offers protection to consumers. These Codes can be found on the Central Bank of Ireland's website (www.centralbank.ie).

One Big Switch is not regulated for the purposes of any energy or telecommunications campaigns which it may run.

| Email: contact@onebigswitch.ie | Website : www.onebigswitch.ie |

Scope of Services

We act as an Insurance and Mortgage Intermediary intermediary and provide services in relation to general insurance, life insurance, travel insurance, mortgage protection insurance and Home Loans.

We provide our members with exclusive discounts on their household expenditure, for example on their general and life insurance premiums or energy and telecommunications bills. These services are provided on a limited analysis basis. If a transaction is carried out on an execution-only basis, we will inform you that no advice has been provided.

We do not engage in any telephone communication with our members regarding any offers we present and all communication with our members is done through our website and by email.

Remuneration

We are remunerated by commission paid by product producers and/or by fees payable by you. Details of our commission arrangements are available on our website and outlined in our [Commission Summary Document](#). Exact commission amounts for your policy will be provided on request.

Conflicts of Interest & Ownership

We have procedures to manage conflicts of interest. We hold no shareholding of more than 10% in any insurer, and no insurer holds more than 10% in us.

Complaints Handling

Complaints may be made free of charge by email, in writing, or in person.

- Acknowledgement within 5 business days.
- Updates at least every 20 business days.
- Resolution within 40 business days (or explanation of delay).

If you remain dissatisfied, you may refer to the Financial Services and Pensions Ombudsman (FSPO):

Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Tel: +353 1 567 7000 | Email: info@fspo.ie | Web: www.fspo.ie

Data Protection

We comply with GDPR and the Data Protection Acts. Our [Privacy Notice](#) can be found on our website and sets out the basis on which any personal data we collect from you, or from others relating to you, will be processed by us.

Compensation

You may be entitled to protection under the Insurance Compensation Fund.

Governing Law

Our terms of business shall be governed by and construed in all respects according to the laws of the Republic of Ireland and any dispute arising under it shall be subject to the exclusive jurisdiction of the courts of the Republic of Ireland.