



**Reference No: C40123**

The Irish Financial Services Regulatory Authority (Financial Regulator), in accordance with the provisions of Section 116 of the Consumer Credit Act, 1995 (as amended) and Section 33C of the Central Bank Act, 1942 (as amended) hereby authorises **Finance One Limited** whose principal place of business is

**8 Herbert Street, Dublin 2**

to engage in the business of being a Mortgage Intermediary under the name(s) of:


**Finance One Limited**

on behalf of the following undertaking(s)

**Bank of Scotland (Ireland) Limited,  
First Active plc,  
Irish Nationwide Building Society,  
IIB Homeloans Ltd,  
EBS Building Society,  
Allied Irish Banks plc,  
Ulster Bank Ireland Limited,  
ICS Building Society,  
Irish Life & Permanent plc,  
Bank of Ireland Mortgage Bank,  
Start Mortgages Limited,  
Rosbank Limited,  
GF Capital Woodchester Home Loans Ltd,  
Seniors Finance Ireland Limited,  
Capital Home Loans Limited,  
Springboard Mortgages Limited,  
Nua Mortgages Limited,  
Fresh Mortgages Limited**

This authorisation is valid for a period of 10 Years commencing on 28 December 2006

For and on behalf of the Financial Regulator:

Signed: 

Signed: 