PRE - ENGAGEMENT

AGREEMENT

SEPTEMBER 2025

Prepared by
SIOBHAN O'REILLY

At P.S. Consulting, we believe that strong partnerships are built on clarity, trust, and mutual respect. With over 30 years of experience in the industry, we know that what sets us apart is our commitment to transparency and our dedication to ensuring expectations are clearly understood on both sides from the very beginning.

Our goal is simple: to provide you with the insight and guidance you need to make an informed decision about engaging our services, while also respecting the value of time — both yours and ours. We want you to feel confident that when you choose to move forward with us, you are working with a team that is fully committed to helping you achieve your financial goals.

Before any formal contract is signed, this Pre-Engagement Agreement establishes a clear timeline and process for our initial discussions. This stage is not only for you to evaluate us — it is also for us to evaluate whether your project is the right fit for our expertise and values. We deliberately keep our team focused so that we can become deeply involved in projects that inspire us. This allows us to give each client the attention and dedication they deserve. We do not spread ourselves thin — when we partner with you, we are invested in your success, because your success is our success.

For this reason, the timeline outlined in this Agreement is firm and non-negotiable, except in the most exceptional of circumstances. This ensures that our discussions remain purposeful, and that we dedicate our resources to clients and projects where we can deliver the greatest impact.

Once you become a client, our commitment is absolute. We will invest the time, energy, and expertise required to see your project through, treating your ambitions with the same dedication we would our own. This document represents the first step in building a relationship founded on professionalism, trust, and a shared commitment to success.

Day 1 – Initial Consultation (Meeting 1)

We begin by exploring your vision — your goals, aspirations, and objectives. At the conclusion of this meeting, we will provide an initial view on what we believe is realistic and confirm whether we see the potential for partnership.
If, following this discussion, you are comfortable with our Pre-Engagement Agreement, we proceed to the next step.

Day 2 – In-Depth Consultation (Meeting 2)

Within 24 hours of Meeting 1, we hold a second meeting while discussions are still fresh. Here, we address any questions arising from Meeting 1, explore the process in more depth, and ensure that both parties have a thorough understanding of next steps.
This is also an open forum for you to ask any questions — there are no "wrong" questions.

Day 3 – Proposal Issued

After Meeting 2, we will provide you with a written proposal. This is not the contract but an outline of the discussions to date, ensuring both parties are aligned. We encourage you to review it carefully and share any feedback.

Day 4 – Clarification (Optional Meeting 3)

If significant changes are required, we may schedule a third meeting to finalise the proposal. Alternatively, we are happy to communicate efficiently via email or WhatsApp.
All questions and meeting bookings at this stage should be directed to Siobhan, which allows Paul to remain focused on our existing clients. She will ensure you have a prompt response.

Day 6 – Contract Issued

Once the proposal has been agreed, the contract will be sent to you on Day 6. At this stage, you are asked to either sign the agreement or inform us if you do not wish to proceed.

Day 7 – First Payment

Upon signing, we require the first payment (50%) to be made within 24 hours. Please provide either:

- An MT103 (Swift reference from your bank), or
- A receipt/confirmation if using a service such as Remitly (a preferred method for many of our clients due to speed and exchange rates).

Prompt payment is essential. On Day 8 (or the next business day), we engage our legal partners and arrange an introductory meeting with them. This ensures we can begin work without delay.

Please note: *We cannot introduce potential clients to our legal partners before a contract is signed. This protects both our process and our partners from potential misuse, and ensures their expertise is dedicated exclusively to active clients.*

If payment is not received and verified, all contact will be paused until confirmation is provided. We have implemented this policy to protect our firm and our clients from delays and fraudulent activity.

Post-Engagement – Second Payment & Full Commencement

The remaining 50% of the initial fee is due within 24 hours of your first meeting with our legal partners.

Once payment is confirmed, we are fully engaged. At this stage, we dedicate our complete focus, energy, and expertise to your project, ensuring that it receives the care and attention it deserves.

From this point onward, the real work begins — and so does the excitement of building your future together.

Timeline Content (condensed)

Day 1 – Initial Meeting
Explore your vision: goals, aspirations, and objectives. We confirm whether we can partner on your project.

Day 2 – In Depth Meeting
Follow-up meeting within 24 hrs. We ask clarifying questions, and you can ask us anything.

Day 3 – Proposal Sent
We send a written proposal summarising our discussions and alignment.

Day 4 – Review/Adjustments
Address changes or concerns. If needed, we meet again or resolve via email/WhatsApp.

Day 5 – Agreement Finalised
Proposal locked in. Preparing formal contract.

Day 6 – Contract & Payment
Contract issued. Sign & send first 50% payment within 24 hrs (with receipt/MT103).

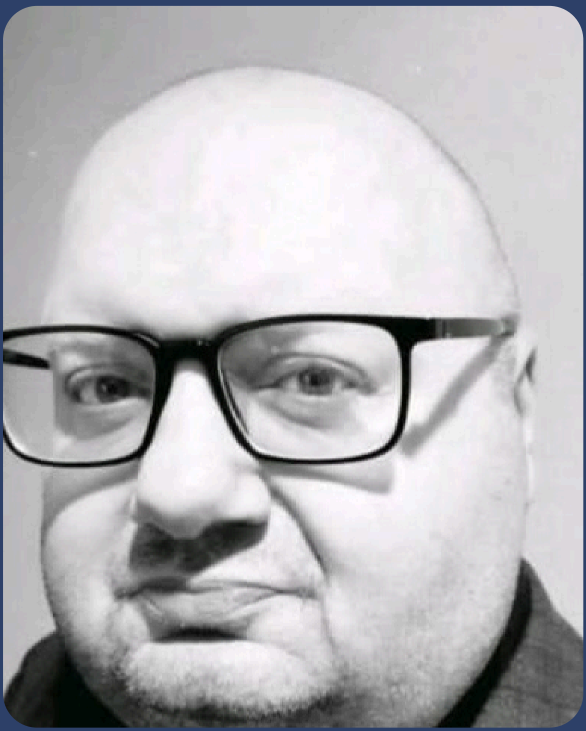
Day 7 – Full Engagement
We introduce our legal partners and begin work. Remaining 50% due after your legal meeting.

Please Note
This 7-day process is non-negotiable, except in extenuating circumstances. The interview stage is mutual: we choose our clients as carefully as they choose us.
We are a boutique team — your project receives our full attention.

Your success is our success

Our Primary Team

Paul Smith



"With over 30 years of experience in finance, I help clients structure bonds and finance projects that drive meaningful growth. I am passionate about supporting entrepreneurs and committed to reshaping the industry with transparent, client-focused processes—making complex financial solutions clear and accessible for today's needs."

Siobhan O'Reilly

"I bring a passion for artistic design and creative marketing materials, developing visuals that capture attention and communicate clearly. Alongside the creative work, I manage administration for P.S. Consulting, ensuring smooth operations and efficient support for the team."

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