

Effective as of 1st April 2017

Charges related to Home Loans		
Processing Fee		0.3% of loan amount (max €600)
Fixed Rate Booking Fee		€250.00
Early Repayment Fee - Fixed Rate Home Loan		2% penalty on extra amount paid
Early Repayment Fee - Variable Rate Home Loan	From 1 st - 3 rd year	3% of outstanding balance
	In 4 th year	2% of outstanding balance
	In 5 th year	1% of outstanding balance
	After 5 th year	Nil
Note: Early Repayment Fee applies only to Bridge Loans, Buy-to-Let Loans and Equity Release Loans where in the latter case the purpose of the loan is not for the purchase of an individual's own residence. In addition, this fee also applies to loan agreements granted prior to 1st January 2012.		
Variable Rate Home Loan Closure Fee		€100.00 per property
Note: Variable Rate Home Loan Closure Fee does not apply in the case of a Bridge Loan, Buy-to-Let Loan and Equity Release Loan where in the latter case the purpose of the loan is not for the purchase of an individual's own residence. In addition, this fee does not apply to loan agreements granted prior to 1st January 2012.		
Late payment fee		€25.00 per month + 4% over the applicable interest rate (charged monthly)
Commitment Fee - Purchase		0.75% p.a. on undrawn balance from loan. Charged after 6 months from sanctioning or expiration of the promise of sale agreement (but not exceeding 6 months), whichever is the longest (charged monthly)
Commitment Fee - Completion		0.75% p.a. on undrawn balance of loan for completion of property after expiration of the 18-month drawdown period (charged monthly)
Rescheduling Fee		0.25% (min €100.00, max €250.00)
Changes in conditions of sanction		0.1% (max €50.00)
Legal Office Advice Fee		€50.00
Advising of Irregularities	Regularisation Letter	€30.00
	Condition of sanction not satisfied	€30.00
	Letter from Bank's lawyer	€100.00
The following fees would only apply in instances where a loan is secured by hypothec.		
Legal Fees	Loan value ≤ €200,000	€200.00
	Loan value > €200,000	€350.00
Architect Valuation (Obligatory)* *Inclusive of VAT	If market value ≤ €250,000	€125.00
	If market value > €250,000 but ≤ €1m	€225.00
	If market value > €1m but ≤ €2m	€550.00
	If market value > €2m	€1,000.00
Architect Valuation Fee applies when the facility is secured by hypothec on non-commercial property and is charged per property valued.		

Last updated 4th January 2017



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Initial Updating of Searches	Will be debited after contract date to check proper registration of hypothecs	€30.00 + out of pocket expenses
Subsequent Updating of Searches		€25.00 + out of pocket expenses charged every 8 years
Post deed fee for each property located in a land registered area		€20.00 + out of pocket expenses
Waiver/Postponements/Cancellation of Hypothecs		€75.00 + out of pocket expenses
Conservation of Special Privilege		€50.00 + out of pocket expenses
Certificate for Progress Reports		€60.00
Charge for request to print statements over the counter		€2.50; Statements older than 1 year: €25.00

Note: 'Out of pocket expenses' refers to any costs imposed by third parties and incurred by the Bank during the process of perfecting the security. In the majority of the cases, the Bank would not be aware of the amount of such out of pocket expenses prior to concluding the process. Clients are advised to enquire with the Bank for further details.

Note: The Bank reserves the right to update this tariff of charges list or to include new fees, at its own discretion, notice shall be given in line with statutory requirements. Updated Tariff of Charges can be found on the Bank's website or at any of the Bank's branches. Clients are advised to enquire with the Bank for the updated tariff of charges prior to requesting any service from the Bank.