



Effective as of 1st April 2017

Business Overdraft/ Credit Line		
Processing Fee	Up to €1m	0.40%, minimum €300.00, no maximum
	Overdraft in excess of €1m	0.40%, minimum €300.00, no maximum
	Property Development / Commercial Property Processing Fee	0.40%, minimum €300.00, no maximum
Temporary Increase Fee (excess over the limit)	Formally authorised temporary increase	0.25% per quarter, minimum €150.00
Encroachment and Excess Rate		7.5% over the Bank's base rate (charged on the full excess amount)
Encroachment and Excess Fee	If excess is > €25.00	€5.00 per day
Commitment Fee		0.75% p.a. of the amount which is not utilised any time within 2 months from sanction letter date (charged monthly) – minimum €15.00
Advising of Irregularities	Informal excess over credit limit	€30.00
	Regularisation Letter	€30.00
	Condition of sanction not satisfied	€30.00
	Letter from Bank's lawyer	€100.00
Renewal of facilities (charged upon renewal)		0.125%, minimum €150.00, no maximum
Rescheduling of Overdraft to a Loan Processing Fee		75% of standard processing fee, minimum €150.00
Changes in conditions of sanction		0.1% ; minimum €75.00, maximum €150.00
Legal Office Advice Fee		€50.00
The following fees would apply only in instances where an Overdraft is secured by hypothec.		
Legal Fee		0.15% + out of pocket expenses
Waiver		€75.00
Postponements/Cancellations of hypothecs		€150.00
Architect Valuation (Obligatory)	If market value ≤ €200,000	€200.00
	If market value > €200,000 but ≤ €500,000	€250.00
	If market value > €500,000 but ≤ €1m	€500.00
	If market value > €1m but ≤ €2m	€750.00
	If market value > €2m	€1,000.00 + €250.00 for every €1m or part thereof

Last updated 4th January 2017

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Note: The Architect Valuation fee for properties with a Market Value in excess of €7m will be calculated on a case-by-case basis.		
Initial Updating of Searches	Will be debited after contract date to check proper registration of hypothecs	€50.00 + out of pocket expenses
Subsequent Updating of Searches	If facility is up to €250,000	€100.00 + out of pocket expenses charged every 5 years
	If facility is more than €250,000	€250.00 + out of pocket expenses charged every 5 years
Post deed fee for each property located in a land registered area		€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.