



Effective as of 1st April 2017

Processing Fees		
Personal	Unsecured Processing Fee	0.4%, minimum €40.00, no maximum
	Cash Secured Processing Fee	0.2%, minimum €40.00, no maximum
	Facility Secured by other Tangible Security	0.4%, minimum €40.00, no maximum
Excess and Encroachment Rate		7.5% p.a. over the Bank's base rate (charged on the full excess amount)
Excess and Encroachment Fee	If excess is > €25.00	€2.00 per day
Advising of Irregularities	Regularisation Letter	€30.00
	Condition of sanction not satisfied	€30.00
	Letter from Bank's lawyers	€100.00
Renewal Fee		€50.00 per renewal
Commitment Fee		0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. This fee is charged on a monthly basis.
Changes in conditions of sanction		€30.00
Legal Office Advice Fee		€50.00

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.

Last updated 4th January 2017