

Effective as of 1st April 2017

Processing Fees: Personal Loans		
Unsecured Processing Fee	Up to €35,000: a flat rate of €40.00 Over €35,000: 0.3% (Max €150.00)	
Cash Secured Processing Fee		
Loan Secured by other Tangible Security		
Car Loan Processing Fee		
Other Charges Related to Personal Loans		
Advising of Irregularities	Regularisation Letter	€30.00
	Condition of sanction not satisfied	€30.00
	Letter from Bank's lawyer	€100.00
Rescheduling Fee	0.25% (Min €50.00 - Max €100.00)	
Commitment Fee	0.50% 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	€25.00	
Legal Office Advice Fee	€50.00	
Late Payment Fee	€25.00 per month + 4% over the applicable interest rate - charged monthly	
In instances where the loan is secured by Hypothec, refer to the Legal Fees in the Home Loan Tariff of Charges.		

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