

Below is a list of the fees & charges that may be applicable to your mortgage:

Fee type	Fee charge
Standard charges applied:	
<p>▶ Interest surcharges (Arrears)</p> <p>Subject to the provisions of Chapter 3 of the Central Bank of Ireland's Code of Conduct on Mortgage Arrears.</p>	0.5% (per month)

Legal charges applied:	
<p>▶ Accountable trust receipt</p> <p>This fee is charged when a solicitor requests the Title Deeds on behalf of our customer(s).</p>	€63
<p>▶ Security perfection fee for equity release</p> <p>This fee covers the Bank's legal expenses where the Bank agrees to handle an Equity Release loan without the need for a customer to engage his/her own solicitor.</p>	€600
<p>▶ Buy-to-Let legal fee and owner occupier (Loans €1.5m or greater) legal fee</p> <p>In these cases, a customers solicitor is unable to give an undertaking to the Bank so the Bank must instruct its own solicitor.</p>	Maximum €950 plus vat per property

Third party charges:	
<p>There may be other charges associated with your mortgage payable directly by you to third parties. E.g. Solicitor fees, Valuation fees, Surveyors fees, Land Registry fees.</p>	