Mortgage Application

Mortgage fees & charges

(Effective from March 2026)

The Mortgage Store
Powered by Bank of Ireland

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

Fee type	Fee charge
Standard charges applied:	
▸ **Interest surcharges (Arrears)** This fee may be charged if payments are missed. Customers co-operating with us in the Mortgage Arrears Resolution Process do not pay surcharge interest.	0.5% (per month)
Legal charges applied:	
▸ **Accountable trust receipt** This fee is charged when a solicitor requests the Title Deeds on behalf of our customer(s).	€63
▸ **Security perfection fee for equity release** 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.	€600
▸ **Buy-to-Let legal fee and owner occupier (Loans €1.5m or greater) legal fee** In these cases, a customers solicitor is unable to give an undertaking to the Bank so the Bank must instruct its own solicitor.	Maximum €950 plus vat per property

Third party charges:

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.

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