

Tariff of Fees and Charges



FINANCE IRELAND
Residential Mortgages

This tariff provides details of the fees and charges that apply to your Finance Ireland Residential Mortgages mortgage loan (the "Loan") and should be read in conjunction with the offer letter issued to you (the "Offer Letter") and the Finance Ireland Residential Mortgages General Loan Conditions (the "Loan Conditions"), which provide information about your Loan, and the interest rates and fees and charges that may apply.

FINANCE IRELAND RESIDENTIAL MORTGAGES FEES AND CHARGES

CHARGE	AMOUNT	FREQUENCY
Arrangement Fee – Enhance Home Mortgage Loan	€500.00	Per mortgage loan
Arrangement Fee - Buy to Let Mortgage Loan	€500.00	
Third party authorisation letter	€13.00	Per request
Statement on request	€6.00	Per request
Alteration to mortgage terms	€70.00	Per alteration
Direct debit alteration	€13.00	Per alteration
Unpaid instalment	€12.00	Per unpaid instalment
Reminder letter on unpaid fees	€10.00	Per letter
Call out fee (inclusive of all relevant third party charges)	€70.00	Per call out
Tracing fee (inclusive of all relevant third party charges)	€80.00	Per trace
Scheduling fee	€38.00	Per request
Mortgage deed sealing fee	€38.00	Per request

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THIRD PARTY FEES

You may have to pay third party costs and fees which are incurred by Finance Ireland Residential Mortgages in the instruction of third parties and are directly payable by you in relation to your loan and the mortgage.

Valuation fee	€150.00 – €300.00 plus VAT (range dependant on actual costs)
Structural survey fee (if required)	€500.00 – €1,000.00 (dependent upon degree of inspection required)
Legal fees (Buy to Let only)¹	€1,550.00 inclusive of outlays
Buildings insurance lapsed fee	€81.00 per €100,000.00 outstanding on the loan, (payable per annum). Example: Balance Outstanding on loan of €250,000, €81.00 x 2.5 = €202.50 payable per annum

¹Note – this fee relates to the Finance Ireland Residential Mortgages legal costs in relation to the security over the property / properties to be secured. It does not relate to any cost incurred by Finance Ireland Residential Mortgages in respect of, arising from or in connection with, the legal investigation of title to that property / those properties.

EARLY REPAYMENT CHARGES

Please note that additional costs and fees may be incurred if you choose to repay your loan early. Information on early repayment costs and fees and when they might apply can be found in the Offer Letter and the Loan Conditions.

NOTE

Please note, in accordance with the Code of Conduct on Mortgage Arrears ("CCMA"), Finance Ireland Residential Mortgages will not impose any charges and /or surcharge interest on arrears arising on a mortgage account in arrears to which the CCMA applies. Further details in relation to arrears are set out in the Offer Letter and the Loan Conditions.

IMPORTANT NOTICES

CONSUMER CREDIT ACT 1995 (AS AMENDED) NOTICES

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT

Where the interest rate for the loan is variable:

THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

REGULATORY NOTICES

Where a tracker interest rate applies to the loan:

WARNING: If you switch to an alternative interest rate, you will not be contractually entitled to go back onto a tracker interest rate in the future.

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Where a fixed interest rate applies to the loan:

WARNING: You may have to pay charges if you pay off a fixed-rate loan early.

Where the loan is to consolidate debts:

WARNING: This new loan may take longer to pay off than your previous loans. This means you may pay more than if you paid over a shorter term.

Where a variable interest rate applies to the loan:

WARNING: The cost of your monthly repayments may increase.

Where the loan has an interest-only period:

WARNING: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Finance Ireland Residential Mortgages fees and charges may change from time to time and certain other terms and conditions apply.