

Schedule of Charges in Operation for Former INBS accounts.		
Charge name	Approval Amount €	Applicable to:
Mortgage Administration Fees		
Home Loans	0.50%	All Customers
Customer Letters	€12.70	All Customers
Customer Visits	€31.74	All Customers
Other Loans	1.00%	All Customers
Valuation Fees		
On Application for Mortgage	€126.97	All Customers
Booking Fee for Fixed Rate on New Loan	€126.97	All Customers
Conversion from Endowment to Annuity	€190.46	Customers excl MARP Customers
Conversion Fee for Transfer from Variable to Fixed	€190.46	Customers excl MARP Customers
Bridging Fee	1.00%	All Customers
Statements	€3.81	All Customers
Interest Certificates	€3.81	All Customers
Assignment of Life Policy	€63.49	All Customers
Unpaid -Fee		
Direct Debits Returned	€25.39	All Customers
Cheques Returned	€25.39	Customers excl MARP Customers
In house Valuation Fee		
Valuation fee -Mortgage in Arrears	€25.39	All Customers
3rd Party Valuation fee - Mortgage in Arrears	Variable	All Customers
Repossession		
Mileage	AA Rate	All Customers
Call Out Rate	€31.74	All Customers
Serving Possession Orders	€19.05	All Customers
Legal Expenses		
Stamping and Registration of the Mortgage	€12.70	All Customers
Sealing Fee	€30.73	All Customers
Taking Up Title Documents on Accountable Trust Receipt	€38.41	All Customers
Combined Fee (includes Sealing Fee)	€50.79	All Customers
Approval and Sealing Fee		
Partial Release	€63.49	All Customers
Transfer of Property	€126.97	All Customers
Way Leave Agreement	€63.49	All Customers
Second Charge	€63.49	All Customers
Letting Agreement	€63.49	All Customers
Any Other Alterations	€63.49	All Customers
Detailed Analysis of Account for Litigation	€31.71	All Customers
Duplicate Statements (1st Copy)	€2.54	All Customers
Investment/Deposit/Current Accounts		
Account Maintenance	€4.95	All Customers
Flat Fee	€31.74	All Customers
Standing Orders - Set up	€3.81	All Customers
Standing Orders - Amendment	€1.27	All Customers
Standing Orders - Unpaid	€6.35	All Customers
Direct Debits - Set up	€3.81	All Customers
Direct Debits - Unpaid	€6.35	All Customers
Replacement ATM	€6.35	All Customers
Cash and Cheque Withdrawals	€0.32	All Customers
Lodgements	€0.30	All Customers
Self-service Transactions	€0.23	All Customers
Referral Fee	€4.44	All Customers
Certificate of Interest	€3.81	All Customers
Certificate of Balance	€2.54	All Customers
Stop Payment	€4.44	All Customers
Duplicate Statements	€2.54	All Customers
Bank Drafts	€1.90	All Customers
Overdraft Facility Fee	€25.39	All Customers
Cirrus/Visa Plus & Credit Card - ATM Withdrawal	€3.81	All Customers
Interest on arrears		
Interest on arrears	The percentage figure is divided by four the sum of the published ECB Marginal Lending Facility Rate applicable at the end of the calendar quarter when the additional interest is payable and 5 % (the 'maximum rate')	All Customers
Redemption of Fixed Home Loans		
Redemption of fixed rate housing loans	A sum equal to 6 months' interest calculated at the fixed rate on the principal sum so redeemed	All Customers
Transfer of Fixed Rate Housing Loan to Variable	A sum equal to 6 months' interest calculated at the fixed rate on the principal sum outstanding on the date of such transfer	All Customers
Redemption of House Loan on Fixed Flat Int.Rate	All outstanding interest except the interest on the next 3 monthly instalments	All Customers
Foreign Currency: Non Euro		
Encashment (purchase) of Notes and Cheques	1% Min €1.27, Max €6.35	All Customers
Sale of Foreign Currency Notes and Travellers Cheques	1% Min €1.27, Max €6.35	All Customers
Foreign Currency		
Encashment (purchase) of Notes and Cheques	2.75% Min €1.90/ Max €25.39	All Customers

Sale of Foreign Currency Notes and Travellers Cheques	3% Min €1.90, Max €25.39	All Customers
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Irish Bank Resolution Corporation Limited (trading as IBRC) is regulated by the Central Bank of Ireland.