

PROCESSING FEES	
Processing Fee	0.75% minimum € 2,500
Commitment Fee/Un-utilisation Fee	0.75% per annum w.e.f. 3 months following sanction letter date, extended to 6 months in case of property development
Review / Renewal Fee	0.1% – On the loan facility limit
Waiver / Postponement / Cancellation Fee	€ 100
Rescheduling / Amendment Fee	0.3% – On the loan facility limit in addition to the processing fee
Loan Late Repayment Fee	€ 10 per day
Late submission of documents	€ 25 per item per Month
Letters advising repayment arrears	€ 25 per letter
Early Repayment Fee	3% of the amount due if loan is repaid in full within the first 3 years from other sources other than the same project.

## Other

Issue of Bank Drafts – A charge of € 5 applies per Bank Draft issued – Not applicable for loan drawdowns

Cheques returned unpaid due to insufficient funds	€ 25 per cheque returned
Cheques returned unpaid for any other reason	€ 10 per cheque returned

## Bank Guarantees

Issue of Cash Covered Guarantees	0.5% per annum, minimum € 120
Renewal of existing Cash Covered Guarantees	€ 100
Amendment to Guarantees	€ 50 per Guarantee
Urgent request (Within same day)	Additional € 50 applies
Bank Guarantees Contract not using Bank standard wording	Additional € 50 applies
Claiming of Guarantee	€ 50 + any out-of-pocket fees

Architect Valuation Fees	Valuation Amount*	Fee payable (Ex-VAT)
	Up to € 600,000	€ 250
	€ 600,001 to € 1,200,000	€ 400
	€ 1,200,001 to € 2,000,000	€ 650
	€ 2,000,001 to € 2,500,000	€ 850
	€ 2,500,001 to € 3,000,000	€ 1,000
	€ 3,000,001 to € 3,500,000	€ 1,250
	€ 3,500,001 to € 4,000,000	€ 1,750
	€ 4,000,001 to € 10,000,000	€ 2,250
	€ 10,000,001 and over**	Prorated increase capped at €5,000
Progress Reports / Site Visits		€150

\*Valuations amounts are based on the end value.

\*\*For Projects > €10,000,000, and with out of the norm complexities, the fee will be negotiated on an ad hoc basis depending on the complexity of the project at handthe project at hand

Legal Fees	Fee payable (Ex-VAT)
Legal Fees	0.3%
<b>Other:</b>	
Conservation of Special Privilege	€ 100 + any out-of-pocket fees
Updating of Searches and Interpretation (Every Eight Years)	€ 100 + any out-of-pocket fees
Writs of Summons and Court Pleadings	€ 100 + any out-of-pocket fees
Other Legal Advice	€ 100 + any out-of-pocket fees