
Corporate Banking – Tariff of Charges

PROCESSING FEES	
Processing Fee payable with Sanction Letter returned signed	0.75% minimum € 2,500
Commitment Fee/Un-utilisation Fee	0.75% per annum w.e.f. 3 months following sanction letter dated extended to 6 months in case of property development
Review / Renewal Fee	0.1% - On the loan facility's remaining exposure, minimum € 500
Changes in conditions of sanction / Amendment Fee	€ 150 - € 300 depending on the complexity of the change request
Rescheduling	0.5% of the rescheduled amount minimum €1000
Loan Late Repayment Fee	€ 10 per day + 4% over the applicable interest rate charged on the amount in arrears (charged monthly)
Pending conditions penalty	1.5% over the applicable interest rate charged on the balance of the loan (to be removed within 15 days once all the pending conditions are satisfied)
Letters advising repayment arrears	€ 30 per letter
Letter advising of irregularities	€ 30 per letter
Loan Early Repayment Fee	3% charged on the amount due if loan is reduced / repaid in full within the first 3 years from sources other than from the same project.

Onboarding / Ongoing File Review	
Opening of account fee	€ 100 - € 300 depending on the complexity of the company structure

Ongoing file review fee	€ 50 - € 150 depending on the complexity of the company structure
Late submission of Due Diligence documents	€ 30 per item per month

Guarantees	
Processing of Cash Covered Guarantees	€ 25
Issuance / Renewal of existing Cash Covered Guarantees	€ 100 p.a.
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)
Payable following architect visit, prior sanction letter is issued	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	Up to € 10,000,000	€200
	Over € 10,000,001	Upon request
*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 hand		



Legal Fees	Fee payable (Ex-VAT)
Legal Fees Payable prior to commencement of vetting of searches	0.3% (minimum €300) + any out-of-pocket fees
Waiver	€ 100
Security item release fee	€ 100
Postponement / Cancellation Fee	€ 150
Conservation of Special Privilege	€ 100 + any out-of-pocket fees
Updating of Searches and Interpretation	€ 250 + any out-of-pocket fees
Post deed fee for each property located in a land registered area	€ 50 + 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

Other	
Cheques returned unpaid due to insufficient funds	€ 25 per cheque returned
Cheques returned unpaid for any other reason	€ 10 per cheque returned
Audit Report	€ 50 per request
Reference Letter	€ 50 per request
Printed statements	€ 1 per page
Pledge on FCM Bank deposit accounts in favour of other Banks	€ 50 per request
Issue of Bank Drafts	€ 5 applies per Bank Draft issued – <i>Not applicable for loan drawdowns</i>
Urgent requests	€ 150 per request