

## Tariffs & Charges Schedule for Home Loans

Payments Tariffs	Fee Description	Amount	Good to Know
Processing Fee		0.3% - Max € 750	Currently being waived by the Bank
Legal Fee		€ 300	Currently being waived by the Bank
Commitment Fee	Outstanding balance still not drawn down.	0.25% (of the outstanding balance) - Min €10	Currently being waived by the Bank
Loan Drawdown Fee	Fee charged per drawdown	€ 3 per drawdown	Currently being waived by the Bank
Land Registry Fee	Applicable to properties which fall in a Land Registry area once the updated certificate is ordered	€ 25 plus out of pocket expenses	
Initial Updating of Searches	Required to check proper registration of hypothecs	€ 30 plus out of pocket expenses	Will be charged approx. 3 months from contract date
Subsequent Updating of Searches	On updating the searches at the Public Registry	€ 25 plus out of pocket expenses	Periodic- Will be charged every eight years (might be before)
Conservation of Privilege	To register hypothecs once finishes loan is fully drawn down	€ 50 plus out of pocket expenses	Will be charged after 2 months of last drawdown from finishes loan.
Booking Fee	Booking of fixed rate	€ 100	Currently being waived by the Bank
Loan Late Payment	Charges for loan late repayments	€ 30	
Notification Fee		€ 10	
Chaser Fee		€ 25	
Waiver/Postponement of Hypothecs		€ 100 plus out of pocket expenses	
Rescheduling/Amendment Fee		€ 50	
Renewal of Hypothec every 30 years		€ 50	

Early repayment	When loan is paid off during the period on which a fixed rate is applicable	3% on the outstanding balance	
Extra Repayments		€ 0	
Closure/Cancellation of Hypothecs Fee	When the loan account is repaid in full	€ 100	