

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
Credit Review / Renewal Fee	0.1% - On the loan facility limit minimum € 1,000
Changes in conditions of sanction	€ 150
Rescheduling / Amendment Fee	0.5% of the rescheduled amount minimum € 1,000
Loan Late Repayment Fee	€ 10 per day + 4% over the applicable interest rate (charged monthly)
Minimum Float Balance Fee	1% p.a. on the difference between minimum balance required and actual balance held, minimum € 25 (charged monthly)
Late submission of documents	€ 30 per item per month
Letters advising repayment arrears	€ 30 per letter
Letter advising of irregularities	€ 30 per letter
Loan Early Repayment Fee	3% of the amount due if loan is repaid in full within the first 3 years from sources other than 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 documents	€ 30 per item per month



Other	
Issue of Bank Drafts – A charge of € 5 applies per Bank Draft issued – <i>Not applicable for loan drawdowns</i>	
Cheques returned unpaid due to insufficient funds	€ 25 per cheque returned
Cheques returned unpaid for any other reason	€ 10 per cheque returned

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)
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
Other:	
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 / Letter	€ 100 + any out-of-pocket fees