

**Bank of Ireland**



# Mortgage Fees & Charges

(Effective January 2012)

Below is a list of the Fees & Charges that may be applicable to your mortgage:

Fee type	Fee Charge
<b>Standard Charges Applied:</b>	
<p><b><i>Interest Surcharge (Arrears)</i></b></p> <p>Subject to the provisions of Chapter 3 of the Central Bank of Ireland's Code of Conduct on Mortgage Arrears.</p>	€0.5% per month
<b>Legal Charges Applied:</b>	
<p><b><i>Accountable Trust Receipt</i></b></p> <p>This fee is charged when a solicitor requests the Title Deeds on behalf of our customer(s). The fee is not applicable where our customers are seeking additional funds on the same security.</p>	€63
<p><b><i>Security perfection Fee for Equity Release</i></b></p> <p>Where the Bank agrees to handle the loan in-house without the need for our customers to engage their own solicitor, this fee covers the Bank's legal expenses and outlays.</p>	€400
<p><b><i>Buy-to-Let Legal Fee and Owner Occupier (Loans €1.5m or greater) Legal Fee</i></b></p> <p>In these cases, a customers solicitor is unable to give an undertaking to the Bank so the Bank must instruct its own solicitor.</p>	Maximum €950 plus vat per property
<b>Third Party Charges Applied:</b>	
<p>There may be other charges associated with your mortgage payable directly by you to third parties. E.g Solicitor Fees, Valuation Fees, Surveyors Fees.</p>	