

Schedule of Fees & Charges
(Effective 01/11/2021)

Our remuneration for arranging the insurance is normally by way of commission, being a portion of the premium paid which is allowed to us by Product Producers for introducing the insurance to them. Details of our commission arrangements is available to view at:

- [Life/Pensions/Insurance Based Investment Products/Investment Intermediary Services](#)
- [General Insurance](#)

We may also be remunerated by a fee in addition to retained commission for the initial placing of each policy, administering the insurance and/or providing claims and other insurance related services. A fee may also be charged for the activity involved in the renewal of each policy and also any alterations that take place during and at termination of a policy. Fees may be also be described by us as administration, brokerage or service fees. A scale of our fees is undernoted. We reserve the right to amend any fees should the complexity of the advice require enhanced professional services. We will confirm and agree any additional fee prior to any increased charge being applied. Any fee charged at inception of a policy may not be refunded in the event of cancellation.

	Initial Charge	Renewal	Alterations/Cancellations
Personal Lines	*Up to €250	*Up to €250	Up to €100
Commercial Lines	*Up to max 100% of Premium & Levies	*Up to max 100% of Premium & Levies	Up to max 100% of Premium & Levies

* On occasion we may need to charge rates different to the above depending on the complexity of the case. Such fees may be charged from a minimum of €200 per hour to a maximum of €300 per hour. We will notify you of these in advance.

Bank charges incurred by us will be charged to the customer. The firm has a policy of charging an administration fee of €10 to cover the expenses of a returned cheque or direct debit default. A charge of €20 may be made for duplicate documentation.

Any other fee charged by a third party/product producer may be levied as part of the transaction.

As a credit intermediary we are usually remunerated by the premium/credit finance provider on arranging finance on your behalf. We may be in receipt of remuneration of up to 5% of the annual premium from the premium finance provider.

You may also opt to pay in full for services by payment of a fee. If you choose this option we will advise you fully of the estimated fee in advance of providing our service.

If you require assistance from us which requires a significant amount of time or expertise or which is otherwise onerous on our part, we reserve the right to charge for such services, such charge to be agreed with you before we provide the services in question.

Life/Pensions/Insurance Based Investment Products/Investment Intermediary Services: We are remunerated by both commission and/or fees. You may elect to deal with us on a fee basis as follows: Up to €250 per hour (Senior Consultant) or €150 per hour (Consultant) and €100 per hour (Administration Support) spent for our services. An Annual review fee up to 0.5% of the Fund may also apply. Additional fees may also be payable for complex cases to reflect value, specialist skills or urgency of up to €250 per hour (Senior Consultant) or €150 per hour (Consultant) and €100 per hour (Administration Support) spent for our services. We will notify you in advance and agree the scale of fees to be charged.

Mortgages: We may receive up to 1% of the loan for arranging mortgage finance and charge a fee for advising and arranging your mortgage application up to €250 per hour (Mortgage Advisors) and €100 per hour (Administration Support). Or, in the event we have not been successful in securing an Offer or you choose not to proceed with your Offer, we may charge you a one-off fee of up to €250 per hour (Mortgage Advisors) and €100 per hour (Administration Support) on time spent for our services. This will be discussed prior to submission of any loan application.