

Schedule of Charges in Operation

Banking Division

Providing and granting credit:

Arrangement Fee (*Each fee is negotiated based on the loan proposition*)

Legal and Professional Fees (*re: perfection of security, the level of which depends on security aspects of the loan*)

Life Policy (*premium re life cover required*) **Euro**

Sealing Charge (*re legal documentation*) 31.74

Unpaid Items 10.16

Audit Report Charge 19.04

Surcharge Interest of 4% over facility interest rate* See general terms and conditions for further details.

Making and Receiving Payments

Transaction Charges:

All Transaction 0.51

Unpaid Items 10.16

Drafts 6.35

Instalment Credit Division

Documentation Fee (payable with first instalment of each new agreement) 44.44*

Bank Giro (price per book) 31.74*

Unpaid Items 10.16

Statement of Account 12.70*

Customer Queries under section 43 (1)
Consumer Credit Act, 1995 (price per query) 2.54

Interest Certificate 12.70

Letter dispatched for breach of agreement terms 12.70*

Agreement Transfer Fee 126.97*

Hire Purchase Transfer Fee 126.97*

Repossession Charge 190.46

Surcharge interest of 2% on all overdue instalments* See Terms and Conditions for further details.*Amounts are exclusive of VAT (VAT applicable on Lease agreements only).