

## Schedule of Fees and Charges

### *Personal Insurances Administration Fees*

- I. For arranging or renewing an insurance policy, a fee of up to 50% of the applicable premium including levies, subject to a minimum of €69.85
- II. For the provision of a service in connection with an insurance policy, a fee of up to €100 will apply, subject to a minimum of €20.85. Such services include policy cancellation, duplicate documentation, policy suspension, letter of driving experience, letter of indemnity, temporary or permanent substitution, temporary or permanent additional driver or other policy amendments
- III. For registered post or swift post requests, a fee of up to €15 will apply
- IV. Bank charges incurred by us will be charged to you

### *Business Insurances Client Services Fees*

- I. For arranging, renewing or making an amendment to an insurance policy, up to 50% of the applicable premium including levies, subject to a minimum of €100
- II. For providing a service in connection with an insurance policy, up to €100
- III. For registered or swift post requests, a fee of up to €15 will apply
- IV. Bank charges incurred by us will be charged to you

### *Premium Finance Fees*

Where premium instalment arrangements have been agreed with First Ireland, the details of the applicable charges will be outlined to you in advance.

As a credit intermediary, where we arrange finance for you with a third party financial institution, a fee of up to 2% of the premium financed applies, which is included in the interest rate outlined on your loan agreement.

### *Life, Pensions & Investments*

Should you wish to pay for our services by means of a fee, this can be arranged based on the following rates or agreed as per the Supplementary Charges outlined below.

- I. Time spent and disbursement basis with an applicable hourly rate of €250 for advisory consultants and €100 for administration and compliance support or
- II. A percentage of the transaction value, the precise rate will be outlined to you in advance of execution of the transaction.

### *Insurance Based Investment Products*

We are remunerated by commission for the advice we provide on insurance based investment products.

### *Supplementary Charges*

Should a particular project or circumstance require us to charge any additional fees, they will be specifically advised and agreed in advance. The calculation of such charges will be based on various factors such as, though not limited to, the complexity of matters under consideration, any commission payable (including none) by Insurers, costs incurred, time spent, qualification levels and numbers of personnel involved. Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee.

***Please note Fees and Charges outlined above are non-refundable***