

KBC BANK IRELAND FEES & CHARGES

Making and Receiving Payments	Fee
Money desk/Swift transfers	€25.40
Cheques Issued	€3.17
Third Party payment by cheques	€12.70
Unpaid items (direct debit, cheques and standing orders)	€3.80
Giro Payments (per book)	€6.35
Property insurance premium collection	€1.00
Credit transfer drawdown	€31.50
Direct Debit collection	€4.40
Foreign exchange facilities	N/A
Providing and Granting Credit	Fee
Arrangement Fee	Nil to 0.5% of loan amount
Valuation/ Asset Inspection	€253.00 or actual costs
Revaluation (incl. stage valuations)	€126.50 or actual costs
Amend letter of offer	€63.00
Mortgage indemnity guarantee charges	€12.70 + govt duty
Mortgage indemnity guarantee fee	5.00% on loan balance in excess of 70% LTV
Administration charge	€101.50
Negotiation fee	1.50%
Surcharge interest in respect of arrears on a credit agreement or loan	Nil to 5.00% over the interest rate quoted in the facility / offer letter per annum or Nil to 2.00% per month (or part thereof) on overdue balances
Maintaining and Administrating transactions	Fee
Change product fee and government stamping fee	Nil to €38.00 + €12.70
Mortgage deeds sealing or partial release fee	€38.00
Break funding fee / early settlement	Formula based
Duplicate statements	€2.54 per page
Duplicate certificates	€6.35 each
Reschedule fee	€0.50% (min €126.50)
Secondary rental	Lesser of 5% cash or one instalment
Leased asset disposal	€126.50 (based on asset cost)

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Any Other Service	
Administration charges	€31.74 per hour
Copy of legal papers	€6.35 per item (max €38.00)
Duplicate statement / invoice	Nil to €12.70
Alterations to mortgage product (inc rate)	€38.00
Processing of updated property insurance details	€30.00
Processing of updated life assurance details	€30.00
Alteration to title deeds / transfer of equity	Nil to €63.00
Release of deeds on accountable trust receipts	Nil to €38.00
Audit cert	Nil to €31.50
Arrears	
Processing unpaid instalment	Nil to €19.00
Call out charge concerning unpaid instalments	Nil to €31.50
Summons servicing fee	Nil to €19.00
Possession order serving	Nil to €19.00
Letters re outstanding instalments	Nil to €12.70
Legal proceedings administration charge	Nil to €317.00
Repossession / legal costs	Actual costs
Day to Day Banking Fees	
	Fee
ATM Fee	€0.30
Cheque Processing Fee	€0.30
Payment Fees	
	Amount
KBC Cheque	€3.17
Non - Euro Transactions	
	Rate%
Cash Withdrawal Fee	3.50% (min €3.17, max €11.43)
POS Transaction	1.75% (min €0.46, max €11.43)
Fees for Non Payment	
	Amount
Unpaid Lodges Cheque	€5.00
Referral Items	€5.00 per item capped at €20 daily
Stop Payment Instuction	€5.00
Missed Direct Debit	€10.00
Missed Standing Order	€10.00

Note: All fees/charges incurred will be debited automatically to your mortgage account and will attract interest at the prevailing rate for the remainder of the term of the loan. You retain the right to pay these fees upfront to avoid interest accruing thereon.

WARNING: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

THE BANK OF YOU 

KBC Bank Ireland plc is regulated by the Central Bank of Ireland.