



FINANCIAL MANAGEMENT LIMITED

Unit 2, Watergold, Douglas East, Cork.

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## Schedule of fees & charges

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**Basic hourly rate:** €150 per hour.

**Personal Retirement Savings Accounts (PRSAs):** Minimum fee of €300. Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will notify you in advance of providing you with these services. If we receive commission from the product provider, this will be offset against the fee due. Where the commission is greater than the fee due, the commission will become the amount payable unless an alternative arrangement is made.

### **Mortgage Business:**

- a) **Home Loans:** We charge a fee of €500 at submission stage. This will be fully refunded on receipt of commission from the product provider, subject to a minimum fee/commission receipt of €2,000.
- b) **Residential Investment Property/Commercial Mortgage:** We charge a fee of up to 1% of the mortgage amount, subject to a minimum fee/commission receipt of €2,000.

Please note that certain lenders may charge fees in certain circumstances. If this applies, these are in addition to the fees outlined above and will be detailed in your Loan Offer.

**Savings/Investments/Pensions:** We are usually remunerated by way of commission from the product producers, but clients can opt to pay a fee, or a combination of fee and commission to get the exact structure they desire with regard to allocation rate and annual management fee. This must be agreed in advance and confirmed in writing.

**We endeavour to keep our fees competitive and appropriate to individual circumstances. All fees are negotiable and will be agreed in advance of providing any service to you.**