

Arranged Overdraft – Processing Fees		
Personal	Unsecured Processing Fee	0.4%, minimum €50.00, no maximum
	Cash Secured Processing Fee	0.4%, minimum €50.00, no maximum
	Facility Secured by other Tangible Security	0.4%, minimum €50.00, no maximum
Excess and Encroachment Rate		7.5% p.a. over the Bank's Base Rate (charged on the full excess amount)
		Administration Fee: €0.50 daily
Advising of Irregularities	Regularisation Letter	€30.00
	Condition of sanction not satisfied	€30.00
	Letter from Bank's lawyers	€100.00
Renewal Fee		€50.00 per renewal
Commitment Fee		0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged monthly (minimum €10.00)
Changes in conditions of sanction		€30.00

Note: The Bank reserves the right to update this tariff of charges list or to include new fees, at its own discretion, in accordance with the general terms and conditions and the product specific terms and conditions. Notice prior to change shall be given in line with statutory requirements. Updated tariff of charges can be found on the Bank's website or at any of the Bank's branches. Customers are advised to enquire with the Bank for the updated tariff of charges prior to requesting any service from the Bank.

