

Processing Fees: Personal Loans

Unsecured processing fee	
Cash secured processing fee	
Loan secured by other tangible security	*Up to €40,000: a flat rate of €40.00
Car Loan Processing fee	Over €40,000: 0.3% (maximum €150.00)

*Fee not applicable on Green Personal Loans for existing Home Loan customers

Other Charges Related to Personal Loans

	Regularisation Letter	€30.00
Advising of irregularities	Condition of sanction not satisfied	€30.00
	Letter from Bank's lawyer	€100.00
Rescheduling fee		0.25% (minimum €50.00 – maximum €100.00)
Commitment fee		0.50% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. This fee is charged on a monthly basis. Fee is charged monthly (minimum €10.00)
Changes in conditions of sanction		€30.00
Late payment fee		€25.00 per month + 4% over the applicable interest rate – charged monthly

In instances where the loan is secured by Hypothec, refer to the Legal Fees in the Home Loan tariff of charges.

Note: The Bank reserves the right to update this tariff of charges list to include new fees, at its own discretion, notice 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. Clients are advised to enquire with the Bank for the updated tariff of charges prior to requesting any service from the Bank.

