

Scale of Fees and Charges

We charge administration fees as follows:

<u>Agreed Fees- all classes of business - Hourly Rate;</u>	
Principles	€275 per hour
Senior Advisors	€175 per hour
Associates	€125 per hour
Support staff	€75 per hour
If no Commission is received by the firm for the advice given or product supplied, hourly fees are chargeable on the above basis.	
Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency.	
<u>Life/ Pensions/ Investments</u>	
If no Commission is received by the firm for the advice given or product supplied, hourly fees are chargeable on the above basis:	
<u>Cancellation of Life Pension & Investment Policy</u>	
Should the Life & Pensions providers apply a commission clawback for cancellation or encashment of the policy within a defined time period (often up to 6 years), personal advisory services will seek to recover such commission clawback in full from you.	
<u>Personal Retirement Savings Account fees</u>	
Where advice is requested for PRSA'S, fees are chargeable on the same basis as the life fees above	
<u>Deposits</u>	
Personal Advisory Services may charge an administration fee of €250 for opening a client deposit.	
<u>Mortgages</u>	
We may receive up to 1% (or whatever maximum is applicable) for the loan for arranging mortgage finance. This commission is paid by the mortgage lender. We may charge a fee of €250 to assist you in preparing your mortgage application. This will be rebated if we receive the full 1% commission on Mortgage drawdown. If having provided mortgage advice and obtained a loan offer for you and you subsequently do not proceed with your mortgage application through our firm, the fee referred to above will not be rebated.	
Please note that lenders may charge specific fees in certain circumstance and if this applies, these fees will be specified in your loan offer. You have the right to pay a fee separately and not include it in the loan. This situation arises in relation to specialist lending.	
Early redemption of a Mortgage: Should the mortgage be redeemed in the early years, the Bank may seek to clawback some of the commission earned and Personal Advisory Services will seek to recover this full amount from you.	

A full list of our fees and charges is displayed in our reception area

A full list of our fees and charges is available for review on our website.