

## Schedule of Fees & Charges

### Mortgage Fees:

An administration fee of €150 is charged for mortgage applications. This fee is payable prior to the submission of an application.

### Life Cover Fees:

We do not charge a fee for Life Cover as we are remunerated by Commission from product providers. However, you may elect to deal with us on a fee basis. Where you do elect to deal with us on a fee basis, a typical fee for life cover is €250 for a policy with an annual premium of €250.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency.

### Investments/Savings/Personal Pensions/ Annuities/ARFs/AMRFs/ Buy-out Bonds

We do not charge a fee for the above services as Eddie Sweeney Financial Services Ltd t/a Eddie Sweeney Financial is remunerated by commission from insurers on completion of business. Alternatively you may choose to pay in full for our services by fee. Details of our remuneration and of our fees are available on request.

### Business & Farm Loan Fees:

Eddie Sweeney Financial Services Ltd t/a Eddie Sweeney Financial is not remunerated by lenders for Business/Farm or Personal loans. We will charge a fee of 1% on loans up to €50,000 and ½% for amounts above that. We also charge an additional fee of €50 for each consultation.

### Debt Management Services Fees:

We charge an initial consultation fee of €50.

We also charge a standard fee of €500 for Debt Management Services. Additional Fees may be payable for more complex cases and to reflect the additional work involved. Fees will be agreed in advance and advised in writing.

### General Financial Advice Fees:

We charge a fee of €50 for each consultation.

- + LIFE + SERIOUS ILLNESS
- + PENSION + RETIREMENT ADVICE
- + INVESTMENT ADVICE
- + INCOME PROTECTION
- + SAVINGS INTEREST RATES
- + MORTGAGES
- + BUSINESS & FARM LOANS
- + DEBT NEGOTIATION
- + HEALTH / DENTAL INSURANCE
- + SHARE DEALING