

Tariff of Mortgage Charges

This is an important document:

This document outlines a list of all charges that are payable on your mortgage, including the reason for the charge, the amount of the charge and details of how payments can be made.

IMPORTANT INFORMATION

All fees and charges listed in this brochure may be altered at the discretion of Ulster Bank Ireland DAC. Ulster Bank customers will be notified accordingly.

The preferred fee payment methods are by Debit/Credit card or by Direct Debit from an Ulster Bank account.

 **Ulster Bank**

Valuation Fee

Ulster Bank requires that a valuation of the property offered as security is carried out by a valuer acceptable to the Bank.

This valuer will be instructed by Ulster Bank.

Ulster Bank currently offer a free standard valuation on our new mortgages. Only one free valuation per customer applies.

When payable, this fee applies when Ulster Bank instruct a Valuer to prepare a Valuation Report over the mortgage property.

(for properties valued in excess of €1m the fee is €250)

€175

Release or Vacate of Mortgage Fee

(all mortgages including Offset)

This charge is applied where you fully redeem your mortgage.

€38

Note: If you are redeeming a fixed rate (either in full or in part) a fixed rate breakage cost will apply. For further details please refer to general Terms and Conditions for mortgages.

Buy to Let Solicitor Panel Fee

(applicable to all Buy to Let mortgages of €75,000 and above)

If the security includes a new mortgage over property that is not your private dwelling place, you will have to pay our solicitors' fees in connection with the mortgage loan. This charge is payable directly to Ulster Bank's Panel Solicitor.

€850 plus VAT

**WARNING YOUR HOME IS AT RISK IF YOU DO NOT
KEEP UP PAYMENTS ON A MORTGAGE OR ANY
OTHER LOAN SECURED ON IT**

**THE PAYMENT RATES ON THIS HOUSING LOAN MAY
BE ADJUSTED BY THE LENDER FROM TIME TO TIME**

**WARNING YOU MAY HAVE TO PAY CHARGES IF YOU
PAY OFF A FIXED RATE LOAN EARLY**

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details or Textphone 1800 924 615.

www.ulsterbank.ie/mortgages

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