

## Fee's & Charges

Jambecmar Ltd t/a Mortgage Search may be remunerated for its services by commission from a product provider, fees chargeable to clients, or a combination of both. You may choose to pay in full for our services by means of a fee, and if so, we will agree with you the fee basis in advance of providing a service.

Where we do not receive commission from a product provider or where we provide an advice only service we may charge a fee and will notify you of the fee basis in advance of any service being provided. In most cases Mortgage search remuneration is commission paid by the product providers with which it has letters of appointment in place. Alternatively, Mortgage search remuneration may be in the form of fees, which are calculated on a time-spent basis, at rates determined by the nature and complexity of the relevant work and the seniority of the personnel.

These fees will range from €250 per hour for directors, €120 per hour for executives/consultants and €50 per hour for support staff. Hourly rates are subject to review from time to time without prior notice unless otherwise requested. In determining the rate and any additional charges, factors such as specialist skills, complexity, value, risk and urgency will be taken into account in deciding the amount of any fee to be invoiced. Mortgage search may on occasion take referrals from or act as agents for its professional connections (e.g. solicitors, accountants) and reserves the right to share commission and/or fees with such connections at its discretion.

For mortgage business Mortgage search may receive mortgage commission from lenders at a rate of up to 1% of the value of the amount borrowed. We reserve the right to charge a standard up front commitment fee for arranging a residential mortgage. An additional charge may be payable when the nature and complexity of the case necessitates a senior resource to facilitate the application process.

We will agree the basis of all fees with you in advance of providing a service. For commercial type mortgage facilities Mortgage search do not receive commission from lenders and accordingly are remunerated solely by way of a client fee. Any fee payable will be notified and agreed in advance of any service being provided. We may also receive additional payments or services based on the volume of business placed with a provider. We may receive regular renewal or fund based trail commissions while your product remains in force.

All remuneration received contributes to the costs of the on-going administration services, which we provide to you. Lenders require that a valuation be carried out on the property to be mortgaged. You will be required to pay the valuation fee, which will be advised to you prior to the valuation being arranged.