

Fees:

Personal Lines

Set-up Service Fee	Up to €150	maximum 40% of Premium
Renewal Service Fee	Up to €150	maximum 40% of Premium
Mid-Term Alterations / Cancellations / Duplicate Documentation	Up to €150	maximum 40% of Premium

Commercial Lines - New Business/Renewal/Mid-Term Alterations/Cancellations/Duplicate Documentation-up to **40%** of premium per transaction per policy subject to a minimum charge of **€150**.

We may offer to spread the cost of your insurance over 3 monthly payments to us. To avail of this service, we charge a fee of **4%** of the account balance owing.

Fee Option

You may elect to pay for your services by means of a fee. Fees may be charged on an hourly rate. This will always be discussed and agreed in writing with you in advance of inception of any policy.

Current Fee Structure ex VAT (per hour)

Account Directors (Commercial and Financial Planning)	€350.00 per hour
Account Executives	€250.00 per hour
Administrative Staff	€150.00 per hour
Executive Financial Planning Service	€1,250.00

Please note that Arachas may apply the hourly rate in addition to broker fees as specified for particularly complex accounts and / or where court attendance may be required.

In respect of mortgages, we may receive commission from lenders at a rate of up to **1%** approximately of the amount borrowed. If we secure a Letter of Offer for you, and you do not proceed with the loan, there will be a charge for our services. This fee is **€500** at present but is liable to change from time to time. In certain instances, lenders may charge additional or other fees e.g. **1%** of the loan up to **€1,500**. The actual amount of an Arachas or lender fee will be included in a European Standardised Information Sheet which will be provided by your lender. All fees will be taken into account in calculating the Annual Percentage Rate of Change on a mortgage.

Effective date: 1st November 2019

TermsofBusinessA/DL/2019/V3