

SCHEDULE OF FEES AND CHARGES

Life, Pensions and Investments

Ollie Moran Financial Services Limited is remunerated by commission from product producers or lenders on the completion of business. You may also choose to pay in full for our services by means of a fee as outlined below. Where we receive recurring commission, this forms part of the remuneration for the initial and ongoing advice provided. If you choose to pay in full for our services by way of a fee, we will notify you in writing in advance.

In instances where the commission is greater than the fee due, the commission will become the amount payable to Ollie Moran Financial Services Ltd unless an arrangement to the contrary is made.

Our Fee rates are as follows:

Initial Consultation	€100
Directors and Senior Advisers	€150 per hour
Administration/Secretarial	€75 per hour

Ollie Moran Financial Services Limited reserves the right to charge a retrospective fee where our commission payment has been clawed back by a financial institution as a result of an investment / life / general insurance product being cancelled, surrendered or paid up.

In some instances we may offer a discount (where possible) either on an upfront basis or as a rebate on first year premiums. We reserve the right to redeem this discount if it is cancelled or not paid fully within the agreed time frame.

Sustainability Factors

When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider.

Mortgages

We may receive a commission payment for arranging mortgage finance from lenders with whom we hold a formal agency. This commission is paid by the mortgage lender. We charge additional fees as outlined below.

Our indicative Mortgage Fees are broken down as follows:

Initial Meeting and Pre-Application Queries	€100
Formal Application to Lenders	€400
Mortgage Approval	€400
Drawdown of Mortgage	€400

Please note that lenders may charge specific fees in certain circumstances 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. Typically this situation arises in relation to specialist lending.

If we provide mortgage advice and obtain a Loan Offer for you and you subsequently do not proceed with your mortgage through our firm, we will charge you fees as outlined above.

Ollie Moran Financial Services Limited reserves the right to charge a retrospective fee where our commission payment has been clawed back by a lending institution as a result of mortgage being redeemed or switched to another lender.