



SCHEDULE OF FEES AND CHARGES

LIFE, PENSIONS AND INVESTMENT FEES

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. Where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from the fees 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 Schedule of Fees are as follows:

Initial Consultation	€150
Directors/Senior Advisers	€150 per hour thereafter

AUTHORISATION WITH THE CENTRAL BANK OF IRELAND

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 policy / pension product / 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.

GENERAL INSURANCE FEES

Ollie Moran Financial Services Ltd. is remunerated by commission from insurers on completion of business. Details of this remuneration are available on request. Where an override commission is received, this will be disclosed to you in general terms

MORTGAGE FEES

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 Mortgage Fees are as follows:

Initial Meeting	€150
Normal Application to Lenders.	€1,000
Or Self-Build Application to Lenders	€1,250
Drawdown of Mortgage	0.5% x Mortgage Amount (€)

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.

In certain situations, additional fees may be payable for complex cases and for Self-Build applications. We will notify you in writing in advance and agree the scale of fees to be charged if different from the fees outlined above. Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee

If we provide mortgage advice and obtain a Loan Offer for you and you subsequently do not proceed with your mortgage through our firm, the fee we will charge you will be based on our schedule of mortgage fees as outlined above for the work completed to date.

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.