



Schedule of Fees

Life, Investment, Deposits & Pension Services:

The firm may charge you a fee for services provided instead of, or in conjunction with, commission and other payments from financial institutions to which we transmit orders on your behalf. The firm currently charges such fees based on a time charge of €250 per hour (ex VAT). The firm will notify you in writing in advance where we propose to charge you a fee including VAT.

Mortgages:

It is the firm's business practice to charge a fee to process a mortgage application in the amount of €500. The firm may also receive a commission from the mortgage provider.

We do not charge a fee for Switcher mortgages.

Debt Management Services:

It is the firm's practice to charge an hourly rate of €150 - €250 plus VAT for Debt Management Services. Additional fees and charges may apply which will be detailed in writing to you.