



ICSMortgages

The property investors' choice

Fees and Charges

The Fees and Charges list below apply to Individual Buy-to-Let Investors/Company Buy-to-Let Investors/Unit Trusts and Special Purpose Vehicles (SPV's).

Standard Fees and Charges Applied	
Duplicate Statement	€6
Duplicate Interest Certificate	€6
Unpaid Direct Debit	€12
Interest surcharge (arrears) – Subject to the provision of Chapter 3 of the Central Bank of Ireland's Code of Conduct on Mortgage Arrears	0.4% per month
New Buy-to-Let Mortgage Application Fee	0.5% of mortgage amount This is capped to a maximum amount of €1,500 for an individual There is no cap for Companies, Unit Trusts or SPV's
Legal Fees and Charges Applied	
Accountable Trust Receipt – This fee is charged when a Solicitor requests the Title Deeds on behalf of our customers. The fee is not applicable where our customers are seeking additional funds on the same security.	€63
Buy-to-Let Legal Fee	<ul style="list-style-type: none">• €950 plus VAT per property for individuals• €1,500 plus VAT per property for all others
Third Party Fees and Charges Applied	
Third Party Fees and Charges	There may be other charges associated with your mortgage payable directly by you to third parties, e.g. Solicitor Fees, Valuation Fees, Surveyor Fees.
Valuation Fee	€185

Fees and Charges are correct as at 23.01.2017 but are subject to change.

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