



ICS Mortgages

The property investors' choice

Fees and Charges

The Fees and Charges list below apply to Owner Occupied borrowers.

Standard Fees and Charges Applied	
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
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
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 26.08.2022 but are subject to change.