

The purpose of this information sheet is to provide you with guidance on the fees and charges associated with your personal account(s) with Bank of Scotland plc.

There are two types of fees and charges detailed below - Standard and Product Specific.

Charge name	Amount up to €	Frequency
<b>Standard charges</b>		
Trace Charges*	€63.49	Per Request
Data Access Request Fee	€6.35	Per Request
<b>Asset Finance Fees and Charges</b>		
Accommodation Fee on Default Accounts	€50.00	Per Item
Documentation Fee	€75.00	Per Item
Option to Purchase/Completion Fee (Hire Purchase only)	€75.00	Per Item
Outdoor Representative Call	€50.00	Per Item
Unpaid Direct Debit/Returned Cheque	€25.39	Per Item
<b>Credit Card Fees and Charges</b>		
Late Payment Charge	€7.00	Per Item
Over Limit Charge	€7.00	Per Item
Unpaid Item Fee	€7.00	Per Item
<b>Personal Loan Fees and Charges</b>		
Unpaid Direct Debit/Returned Cheque	€7.00	Per Item

\*Bank of Scotland plc ('the Bank') will send correspondence/try to contact you at the last address you sent them. If you are no longer at this address and have not responded to letters/calls from the Bank, it may use a tracing company to find you and this charge will be added to the amount you owe the Bank.

## Additional Costs and Fees Associated with a Mortgage

### Fixed Rate Early Repayment:

Where you repay all or part of your mortgage loan during a fixed interest rate period, or switch to a variable or other fixed rate, a breakage fee will be payable by you based on the following formula:  $(A - B) / 365 \times C \times D$  where:

**A:** Is the cost of funds to the Bank, at the date of making the loan at a fixed rate

**B:** Is the cost of funds to the Bank, at the date of redemption of the loan, for the remaining period of the loan at a fixed rate

**C:** Is the remaining term of the loan at the fixed rate in days

**D:** Is the current balance of the loan at the fixed rate of interest  
If B is greater than A, at the date of redemption of your mortgage loan, no redemption fee will be payable.

### Interest on Arrears Balances:

Interest on any arrears balance will be charged on the same basis and rate as that applicable to the outstanding loan amount.

## General Fees

### Data Access request Fee:

To make a data access request please submit your request, in writing to Bank of Scotland Plc, Po Box 793, Leeds, LS1 9LU outlining the specific information that you require. Please note that a fee of €6.35 applies to Data Access Requests. Under the Data Protection legislation, Bank of Scotland plc. will provide a response within 40 calendar days of upon receipt of your fee and written request.

### Third Party Fees:

Customer's may have to pay costs that Bank of Scotland plc incur to third parties that we instruct to recover any money owed to us, or that we instruct to create or protect our security, or to protect our legal rights. Examples of costs which may be incurred by us, but for which the customer may be liable include:

- Solicitor's charges and other legal fees including outlays;
- Registration fees; and
- Possession management fees.

## Helpful hints to minimise paying fees and charges

You should try to follow the hints below and they will help you to minimise or avoid paying any fees and charges at all

- Check your statements to remind you when your direct debits and standing orders are due
- Make sure you have enough cleared funds in your account to make payments that are due

## Need help with your repayments?

If you are experiencing financial difficulties and are concerned about being able to keep up your repayments, please contact Certus on **1890 81 81 81 (ROI) or 0800 783 2824 (NI)** (Excluding ROI Bank Holidays) to discuss the options available to you.

## Mortgages

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT MAY GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**

**WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME. THIS DOES NOT APPLY FOR ANY PERIOD DURING WHICH THE INTEREST RATE MAY BE FIXED.**

## Personal Loan / Asset Finance

**WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY.**

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING.**

**The Bank's fees and charges may change from time to time and certain other terms and conditions apply.**

Bank of Scotland plc has appointed Certus to provide customer support and administration services to Bank of Scotland plc, to support Bank of Scotland plc in the management of its customers in Ireland and Northern Ireland. Certus has no authority to bind, commit or conclude contractual arrangements on behalf of Bank of Scotland plc but provides customer support and administration services to Bank of Scotland plc and its customers in Ireland and Northern Ireland.

Telephone calls may be recorded to confirm instructions given and for quality control and training purposes.

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