



FINANCE SOLUTIONS

PROFESSIONAL FINANCIAL CARE

Fees and charges

Kegra Limited t/a Finance Solutions and Best Life Cover may be remunerated for its services by commission from a product provider, fees chargeable to client, or a combination of both. Where a fee is charged additionally and the company receives commission from a product provider, we shall explain if the commission will be offset against the fee either in part or in full. Commissions received are not offset against fees unless agreed with you in writing.

Where we do not receive commission from a product provider or where we provide an advice only service we may charge a fee and will notify you of the fee basis in advance of any service being provided. We may also receive additional payments or services based on volume of business placed with a provider. We may receive regular renewal commissions while your product remains in-force. All remuneration received contributes to the costs of the on-going administration services which we provide to you.

In most cases relating to Life, Pension, and Investment business, Kegra Limited t/a Finance Solutions and Best Life Cover remuneration is commission paid by the product providers with which it has letters of appointment in place. Alternatively, Kegra Limited t/a Finance Solutions and Best Life Cover remuneration may be in the form of fees, which are calculated on a time-spent basis, at rates determined by the nature and complexity of the relevant work and the seniority of the personnel. These fees will range from €200 per hour for Executives/Consultants and €100 per hour for Support staff. However, in the event a revised fee occurs, it will be set out in writing to you in advance of providing a service.

We typically receive 1% of the loan amount for arranging mortgage finance. This commission is paid by the mortgage lender after the mortgage completes. Information on the variation in levels of commission payable by the different creditors providing credit agreements being offered are available on request. The actual amount of commission received will be disclosed at a later stage in the ESIS (European Standardised Information Sheet) which will be forwarded to you.

Standard Mortgage Fee

We reserve the right to charge a standard up front commitment fee for arranging a residential mortgage. With such cases where a charge may be applied, we will agree all fees with you in advance of providing the service.

Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge).



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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.

For commercial type mortgage facilities Kegra Limited t/a Finance Solutions and Best Life Cover does not receive commission from lenders and accordingly is remunerated solely by way of a client fee. Any fee payable will be notified and agreed in advance of any service being provided.

Lenders require that a valuation be carried out on the property to be mortgaged. You will be required to pay the valuation fee which will be advised to you prior to the valuation being arranged.

For General Insurance referrals, Kegra Limited t/a Finance Solutions and Best Life Cover may be remunerated by other product providers, details are available on request.