

Brokers Ireland Network Services Commission and Clawbacks For Our Lenders as per March 2020



<u>Commission/Fees</u>		
Lender	Commission Rate	BINS Fee
Haven	1%	€ 350.00
PTSB	1%	€ 350.00
KBC	1%	€ 350.00
Finance Ireland	1%	€ 350.00
ICS	1%	€ 350.00

<u>Clawbacks per Lender</u>			
Lender	Year 1	Year 2	Year 3
Haven	75%	50%	25%
PTSB	100%	50%	25%
KBC	<i>*Pro Rata Monthly Basis - See Below</i>		
Finance Ireland	100%	50%	25%
ICS	100%	50%	25%

*Please note with Negative Equity Mortgages with PTSB, NQ commission is paid.

<u>KBC</u>												
<u>YEAR</u>	<u>MONTH</u>											
	1	2	3	4	5	6	7	8	9	10	11	12
1	35/36	34/36	33/36	32/36	31/36	30/36	29/36	28/36	27/36	26/36	25/36	24/36
2	23/36	22/36	21/36	20/36	19/36	18/36	17/36	16/36	15/36	14/36	13/36	12/36
3	11/36	10/36	9/36	8/36	7/36	6/36	5/36	4/36	3/36	2/36	1/36	N/A

Brokers Ireland Network Services Ltd charge a flat fee of €350 per application and retain zero commission on any cases submitted via our packaging facility. As such the commission and clawbacks set out here per lender are passed on to the submitting Broker. We also hold agencies with BNP Paribas Personal Finance, Banco Sabadell S.A., Seniors Money Mortgages (Ireland) Designated Activity Company and AIB, who at present are not lending via intermediaries and as such the information is not published for commission and clawback.