

## Fees & Commissions

Information on fixed charges which we may apply to your account during the term of your agreement can be found below. These charges are approved by the Central Bank of Ireland.

Fixed Charge	Amount
Unpaid direct debit (per item)	€10.00
An unpaid charge (also known as an unpaid item fee or unpaid transaction fee) is charged for each item your bank returned unpaid. An item (e.g. a direct debit or a cheque) would be returned if the payment could not be met from funds in your account or any unused arranged overdraft facility. You can avoid incurring this charge by ensuring you have funds available in your bank account to meet your repayment.	
Accountant's / Auditor's enquiry fee	€25.30
Re-scheduling of account fee	€253.00 per reschedule or 0.25% (whichever is the greater)
Account management fee for defaulting payment (per hour)	€126.00
Duplicate statement (per sheet)	€6.30
Certificate of interest (per copy)	€6.30
Arrangement fee	1% of amount drawn down
Documentation fees – leasing	€120.00 +Vat
Documentation fees – instalment credit	€120.00
Documentation fees – instalment credit consumer	€63.33
Unpaid cheque	€10.00
An unpaid charge (also known as an unpaid item fee or unpaid transaction fee) is charged for each item your bank returned unpaid. An item (e.g. a direct debit or a cheque) would be returned if the payment could not be met from funds in your account or any unused arranged overdraft facility. You can avoid incurring this charge by ensuring you have funds available in your bank account to meet your repayment.	
Repossession charge	€634.00
Cancellation fee	€253.00
Takeover fee	€190.00
Substitution fee	€190.00
Termination fee	€190.00
Hire purchase instalment	€63.33
Interest on any instalment payment due & not paid on its due date (penalty interest)	1.50%

If you are eligible and wish to switch your account out of Ulster Bank t/as Lombard, please contact Lombard Customer Services on 1850 215 000 who will be able discuss the process.

Interest and lending charges are shown on the finance agreement.

Lombard will appoint some suppliers as introducers of new business and will pay these Suppliers a commission fee for introducing the new business. Where a commission fee has been paid to a supplier, it will be disclosed under the Goods Details section of your Asset Finance Agreement.

