



## Statement of Fees and Charges (Effective from 21<sup>st</sup> March 2023)

We may earn our remuneration on the basis of fee, commission and any other type of remuneration, including a non-monetary benefit or on the basis of a combination of these methods. A non-monetary benefit will only be accepted if it enhances the quality of the service to our clients.

A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to us which have been agreed with product providers is available in our office or on our website – [www.omwins.ie](http://www.omwins.ie).

In certain circumstances, it will be necessary to charge a fee for services provided. These are listed below. In other circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below. Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee.

### Life and Pensions - Fees

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will notify you in advance and agree the fee to be charged.

*Senior Advisers* €250 per hour

*Support Staff* €100 per hour

### Personal Retirement Savings Accounts (PRSAs) – Fees

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will notify you in advance of providing you with these services. If we receive commission from a product provider, this will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the intermediary unless an arrangement to the contrary is made.

*Senior Advisers* €250 per hour

*Support Staff* €100 per hour

### Mortgages

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

We charge a fee of €450 for advising on a mortgage application, this fee is non-refundable. This is not in any way an indication of mortgage/loan approval. Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge).

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.



### General Insurance

We may be remunerated by commission from insurers on completion of business. Details of this remuneration are available on request. Where an override commission is received, this will be disclosed to you in general terms.

CLASS OF BUSINESS	NEW BUSINESS	RENEWALS	POLICY ALTERATIONS	DUPLICATE DOCUMENTATION	DIRECT DEBIT DEFAULTS
PERSONAL LINES	From €50 - €150	From €50 - €150	From €30 - €150	From €30- €50	€25
COMMERCIAL LINES	From €50 - Up to 40% of premium excl levies	From €50 - Up to 40% of premium excl levies	From €30 - €150	Up to €30 - €50	€25
PREMIUM FINANCE	Up to €20 for initial set up	As a credit intermediary we may be remunerated by the finance provider when finance is arranged			

We will inform you of the amount of fee to be charged. Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee.

