

**MANAGEMENT SERVICE FEES**

 Tariff valid from 1<sup>st</sup> January 2018

	Fees (tax included) in Euros
<b>SETTING UP YOUR MORTGAGE</b>	
<i>(From mortgage application to preparation of a deed project and forwarding to the notary)</i>	<i>No charge</i>
<b>DURING THE LIFE OF YOUR MORTGAGE</b>	
✓ Set up a direct debit for your instalments	<i>No charge</i>
✓ Change of bank details	25
✓ Set up instalment payments by cheque	170
✓ Change your instalment date by 1 to 10 days	175
✓ Change your instalment date by 11 to 20 days	350
✓ Request a postponement of payment	39
✓ Mortgage repayment plan	Legal increase during the plan
✓ Request to make payments from more than one bank account	99
✓ Withdrawal letter on a lost cheque	19
✓ Unpaid cheque & Re-present an outstanding instalment	Late payment penalties (within a legal price ceiling)
✓ Reminder letter for unpaid instalment	<i>No charge</i>
✓ Annual information letter for guarantors	<i>No charge</i>
✓ Failure to notify a change of address	49
<b>OTHER INTERVENTIONS</b>	
✓ Switch to a fixed rate	95
✓ Increase or decrease a monthly instalment	87
✓ Transfer your existing mortgage to another acquisition	299
✓ Separation of co-borrowers	380
✓ Substitute or cancel a guarantor	380
✓ Create or change a deferred period < 3 months	77
✓ Create or change a deferred period > 3 months	153
<b>CHANGES TO YOUR MORTGAGE</b>	
✓ Modification to your loan giving rise to a contractual amendment	599
✓ Switch to an Interest Only mortgage to a repayment mortgage (see individual contract conditions)	599
✓ Extension of deferment period in combined bridging / repayment loan	<i>No charge</i>
✓ Adjustment to the mortgage contract	Maxi 1000 to 3050
<b>LEGAL FORMALITIES</b>	
✓ Modification of collateral	299
✓ Total release of mortgage charge	100
✓ Donation	380
<b>LIFE INSURANCE</b>	
✓ Change the group insurance policy	<i>No charge</i>
✓ Change or set up an external life insurance policy	<i>No charge</i>
✓ Setting up and studying an insurance claim file	<i>No charge</i>
<b>STATEMENTS AND OTHER DOCUMENTS</b>	
✓ Redemption statement (total or partial)	49
✓ Tax certificate and/or update	9
✓ Issuing an explanation for an accounting entry	35
✓ Reissuing documents (repayment plan, tax certificate, account statement,...)	49

Proxy Fees are 115 Euros.

For all mortgages the borrower has a 10 days reflection period. If the sale is subject to mortgage acceptance any sums already paid must be reimbursed by the seller if the mortgage is declined.

Changes in the exchange rate may increase the sterling equivalent of your debt.

## GLOSSARY

To help you understand your mortgage

### Your account

#### **Request for deferred payments :**

Possibility for the borrower to defer the payment of an instalment in stages, exceptionally.

*Subject to acceptance by the lender.*

### Services at your request

#### **Adjustment of your instalments :**

Possibility for the borrower to request an increase or decrease in the amount of the instalments according to the conditions stipulated in the loan offer.

*Subject to acceptance by the lender.*

#### **Transfer of the loan for a new acquisition :**

Possibility for the borrower who wishes to acquire a new property with a new loan, to apply their current loan to finance the new acquisition.

*Subject to acceptance by the lender.*

### Studying modifications to your loan

#### **Modifications to your loan giving rise to a contractual amendment :**

These are written modifications concerning one or several conditions of your initial loan contract. These modifications are possible throughout the life of your loan, and at your request.

The modifications giving rise to a contractual amendment are notably :

- a modification of the repayment arrangements
- transformation of a bridging loan into a repayment loan
- in a combined bridging / repayment loan, transformation of the bridging part into repayment.

*Subject to acceptance by the lender.*

#### **Modification of collateral :**

This means modifying the collateral covering the loan. For example, partial release of collateral, ceding rank and granting a right of subrogation are modifications of collateral.

*Subject to acceptance by the lender.*

#### **Total release of collateral :**

This is a notarial deed whereby the lender releases the mortgage charge taken on the borrower's property.

In the case of total early repayment for example, the borrower requests the total release of the mortgage charge. On the other hand when the loan goes to its full term, it is not necessary to request this ; the mortgage charge expires automatically on the date registered by the notary in the land charges registry.

### Requests for statements and other documents

#### **Issuing an explanation for accounting entries :**

When, in addition to oral explanations, the borrower wishes to receive a written analysis of the accounting entries, this will be sent by post.

#### **Repayment plan :**

This is a document which gives the breakdown of the amount of each instalment between capital, interest and insurance premiums if applicable. It also states the outstanding capital after payment of each instalment.