

\* for example: Mortgage redeemed 15mths post drawdown, clawback will be 21/36 months commission etc

| permanent tsb                          | Commission | Clawback |                 |                 |
|--|------------|----------|-----------------|-----------------|
|  |            | 0-12mths | 13mths - 24mths | 25mths - 36mths |
| First Time Buyer                       | 1%         | 100%     | 50%             | 25%             |
| 2nd & Subsequent Buyer                 | 1%         | 100%     | 50%             | 25%             |
| Switcher                               | 1%         | 100%     | 50%             | 25%             |
| Residential Investment Property        | 1%         | 100%     | 50%             | 25%             |
| Mortgage mover (Existing Borrowings)   | 0%         | n/a      | n/a             | n/a             |
| Mortgage Mover (Additional Borrowings) | 1%         | 100%     | 50%             | 25%             |

| Finance Ireland                 | Commission | Clawback |                 |                 |
|---------------------------------|------------|----------|-----------------|-----------------|
|                                 |            | 0-12mths | 13mths - 24mths | 25mths - 36mths |
| First Time Buyer                | 1%         | 100%     | 50%             | 25%             |
| 2nd & Subsequent Buyer          | 1%         | 100%     | 50%             | 25%             |
| Switcher                        | 1%         | 100%     | 50%             | 25%             |
| Equity Release                  | 1%         | 100%     | 50%             | 25%             |
| Residential Investment Property | 1%         | 100%     | 50%             | 25%             |

| Dilosk                          | Commission | Clawback |                 |                 |
|---------------------------------|------------|----------|-----------------|-----------------|
|                                 |            | 0-12mths | 13mths - 24mths | 25mths - 36mths |
| First Time Buyer                | 1%         | 100%     | 50%             | 25%             |
| 2nd & Subsequent Buyer          | 1%         | 100%     | 50%             | 25%             |
| Switcher                        | 1%         | 100%     | 50%             | 25%             |
| Equity Release                  | 1%         | 100%     | 50%             | 25%             |
| Residential Investment Property | 1%         | 100%     | 50%             | 25%             |

| Moneytree                       | Commission | Clawback |                 |                 |                 |                 |
|---------------------------------|------------|----------|-----------------|-----------------|-----------------|-----------------|
|                                 |            | 0-12mths | 13mths - 18mths | 19mths - 24mths | 25mths - 30mths | 31mths - 36mths |
| First Time Buyer                | 1%         | 100%     | 70%             | 55%             | 40%             | 25%             |
| 2nd & Subsequent Buyer          | 1%         | 100%     | 70%             | 55%             | 40%             | 25%             |
| Switcher                        | 1%         | 100%     | 70%             | 55%             | 40%             | 25%             |
| Equity Release                  | 0%         | n/a      | n/a             | n/a             | n/a             | n/a             |
| Residential Investment Property | 0%         | n/a      | n/a             | n/a             | n/a             | n/a             |