

LENDER PROVIDERS				
Haven	Commission	Clawback		
		0-12mths	13mths - 24mths	25mths - 36mths
First Time	1%	75%	50%	25%
2nd & Subsequent	1%	75%	50%	25%
Switcher	1%	75%	50%	25%
Equity	1%	75%	50%	25%

KBC	Commission	Clawback		
		0-12mths	13mths - 24mths	25mths - 36mths
First Time	1%	Clawback is normally pro-rata over 36		
2nd & Subsequent	1%	Clawback is normally pro-rata over 36 months*		
Switcher	1%	Clawback is normally pro-rata over 36		
Switcher with Equity	1%	Clawback is normally pro-rata over 36 months*		
Residential Investment	1%	Clawback is normally pro-rata over 36 months*		

* for example: Mortgage redeemed 15mths post drawdown, clawback

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

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

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

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

