



Leo Health t/a Finance First, The Advice Centre
Schedule of Fees / Remunerations

Updated 01.09.2021

Statement of Charges

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.

You may choose to pay in full for our services by means of a fee. Where we receive recurring commission, this forms part of the remuneration for initial advice provided. We reserve the right to charge additional fees if the number of hours relating to on-going advice/assistance exceeds 2 hrs.

Sustainability Factors- IBIPs/Pension Advice

When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider.

A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to us which have agreed with product providers is available in our office or on our websites –

www.financefirst.ie/charges and www.theadvicecentre.ie/charges

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.

If we receive commission from a product provider, this may/will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission may become the amount payable to the firm unless an arrangement to the contrary is made.

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Leo Healy t/a Finance First, The Advice Centre
is regulated by the Central Bank of Ireland
No. C54146

Member of Brokers Ireland
No: 201213



Life and Pensions

You may elect to deal with us on a fee basis.

Principles / Directors	€350 per hour
Senior Advisers	€150 per hour
Support staff	€150 per hour

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency, our scale of fees for such cases range from a minimum of €150 per hour to a maximum of €500 per hour. We will notify you in advance and agree the scale of fees to be charged.

Personal Retirement Savings Accounts (PRSAs) – Fees

Where advice is requested for PRSAs, the following hourly fees will apply:

Advisor fees: €350 per hour.

Support staff: €150 per hour.

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. Our scale of fees for such cases range from a minimum of €150 per hour to a maximum of €500 per hour. 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.

General Insurance

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

Other applicable fees are follows:

Brokerage fee: €40 non-refundable administration fee for initial set up of general policies

Cancellation or Mid-Term Alteration fees may incur an administration fee, which will be decided on a case by case basis depending on the complexity of the request. Fees for this are ranging from €20-€50 per alteration/cancellation.

Where a refund is requested on general policies, Finance First, The Advice Centre may charge an administration fee for processing the refund request, which will be calculated based on 20% of your annual premium (subject to a minimum fee of €30).

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.

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.

For all mortgage customers, we charge a minimum administration fee of €500 at pre-application stage, and this fee may vary up to a maximum of €1,500 depending on the complexity of the application, the specialist skills required or the urgency or circumstances of the individual case. Pre-application stage is where the requested mortgage documentation is submitted to us by the client. The exact amount of this fee will be determined and notified to you in advance of arranging the mortgage loan for you. This fee is non-refundable and in no way indicates an approval from the lender.

Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge).

Any waiver of fees is at the discretion of our firm, however if an Approval In Principle or Loan Offer is secured by you and you subsequently do not finalise your mortgage finance with us, waived fees will become immediately payable.

If we provide mortgage advice and obtain a Loan Offer for you and you subsequently do not proceed with your mortgage application through our firm, we will charge you an arrangement fee of €500 for our services, which will apply in addition to any relevant fees outlined above.

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.