

## Real Estate Finance - Tariff of Charges

<b>Interest rate</b>	Margin over 3 month LIBOR as stipulated in the facility letter
<b>Commitment fee/ Un-utilisation fee</b>	1% p.a. charged on the undrawn portion of the loan
<b>Processing fee</b>	0.3% to 0.4% flat payable prior to signing of the facility letter minimum €1,000 per facility granted
<b>Annual review/ Renewal fee</b>	0.10% p.a. of balance utilised (debit balance) on each annual loan/facility review minimum €500
<b>Waiver fee</b>	€50 per waiver
<b>Loan extension fee</b>	0.3% to 0.4% flat (as per "Processing fee") payable prior to signing of the facility letter minimum €1,000
<b>Quarterly site visits</b>	€250 for small to medium sized projects. Quarterly site visit fees for larger scale projects will be determined following technical evaluation
<b>Architect valuation</b>	All expenses directly related to obtaining a valuation from a FIMBank nominated architect. Refer to the indicative architect valuation fees schedule shown overleaf
<b>Legal fees</b>	All legal and other expenses directly relating to the preparation of security documents and perfection of security for the facilities. Refer to the indicative legal fees schedule shown overleaf
<b>Hypothec/ Privilege charges</b>	€75 flat on renewal/s and cancellation/s plus Registry fees
<b>Searches (Public Registry)</b>	€50 per contracting party plus all Public Registry fees
<b>Searches (Land Registry)</b>	€50 per property plus out of pocket expenses plus all Land Registry fees
<b>Collateral release fee</b>	€50 per item of security released plus Registry fees
<b>Local Guarantee</b>	0.5% per annum or part thereof minimum €200 to MEPA or other government parastatal bodies for the purposes of real estate transactions
<b>Minimum Service Account Balance Fee</b>	<p>Service Account to have a minimum balance as specified in the facility letter. €100 will be levied monthly if minimum balance is not retained.</p> <p>Moreover, if the average cumulative balance of all the customer's call or current account(s) during 1 calendar month is less than USD 2,500 (or Euro equivalent), a Euro equivalent of USD 100 per month is applicable.</p>
<b>Account Maintenance Fees [Active/Inactive]</b>	<p>Euro equivalent of USD 100 per annum applicable on each year anniversary of account opening.</p> <p>Euro equivalent of USD 100 per quarter applicable if the account is left dormant for a minimum of 2 years from last activity.</p>



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Architect Valuation Fees	Valuation	Fee Payable (ex-VAT)
	Up to €250,000	€300
	€250,001 to €500,000	€550
	€500,001 to €1,000,000	€1,000
	€1,000,001 to €1,500,000	€1,500
	€1,500,001 to €2,000,000	€1,900
	€2,000,001 to €2,500,000	€2,300
	€2,500,001 and over	€2,300 + 0.04% of the remainder

The above rates may vary and are only for indicative purposes.

Legal Fees	Contract Loan Amount	Fee Payable (ex-VAT)
	Up to €500,000	0.4%
	€500,001 to €1,000,000	0.3%
	€1,000,001 to €3,000,000	0.2%
	€3,000,001 and over	0.1%

The above rates may vary and are only for indicative purposes. Facility letter takes precedence

Remittances/SEPA transfers	Outward Remittances Charges	(EUR currency)
	Intra-account transfers	Free
	Issuance of Draft	€4.00
	SEPA Payments	€4.00
	Incoming Remittance Charges	(EUR currency)
	Euro Payments including SEPA	Free

### Important Information:

This Real Estate Finance Tariff of Charges should be read in conjunction with FIMBank's Standard Tariff of Charges and General Terms and Conditions of Business. Charges and fees may change at the sole discretion of the Bank or the regulator. FIMBank will endeavour to notify clients with any revisions to this Real Estate Tariff of Charges in advance. This Real Estate Tariff of Charges applies to standard real estate transactions. Higher and/or additional charges may apply to certain transactions including complex transactions that are required to be processed urgently and transactions that involve products and arrangements that are not referred to in this Tariff. Furthermore, this Real Estate Tariff of Charges will apply should no other tariff of charges be agreed separately. Clients can ascertain the fees that may apply by contacting FIMBank's Real Estate Finance team on [realestate@fimbank.com](mailto:realestate@fimbank.com).

