

Schedule of Fees & Charges
(Effective 27/04/2023)

Our remuneration for arranging insurance is normally by way of commission, being a portion of the premium paid which is allowed to us by Product Producers for introducing the insurance to them. Details of our commission arrangements is available to view at:

[https://www.nti.ie/ Our remuneration](https://www.nti.ie/Our%20remuneration)

We may also be remunerated by a fee in addition to retained commission for the initial placing of each policy, administering the insurance and/or providing claims and other insurance related services. A fee may also be charged for the activity involved in the renewal of each policy and also any alterations that take place during and at termination of a policy. Fees may be also be described by us as administration, brokerage or service fees. A scale of our fees is undernoted. We reserve the right to amend any fees should the complexity of the advice require enhanced professional services. We will confirm and agree any additional fee prior to any increased charge being applied.

Non-life Insurance Services	Initial Fee	Renewal Fee	Alteration/Cancellation Fee
Hastings Insurance (Dublin) Ltd			
Personal Lines	*Up to €500	*Up to €500	Up to €100
Commercial Lines	*Up to max 100% of Premium & Levies	*Up to max 100% of Premium & Levies	Up to max 100% of Premium & Levies

Life/Pensions/Insurance Based Investment Products (IBIPS): Hastings Life & Pensions Ltd is remunerated by both commission and/or fees. You may elect to deal with us on a fee basis as follows: Up to €350 per hour (Senior Consultant) or €200 per hour (Consultant) and €100 per hour (Administration Support) spent for our services. An Annual review fee up to 0.5% of the Fund may also apply. Additional fees may also be payable for complex cases to reflect value, specialist skills or urgency ranging from €100 - €350 per hour depending on the complexity involved. We will notify you in advance and agree the scale of fees to be charged.

* Hastings Insurance (Dublin) Ltd. reserves the right to amend any of the fees mentioned above should the complexity of the case require enhanced professional services and / or advice. Such fees may be charged to a maximum of €300 per hour. We will confirm and agree with you any additional fee proposed prior to any increased charge being applied. Any fee charged at inception of a policy may not be refunded in the event of policy cancellation.

Hastings Insurance (Dublin) Ltd. and Hastings Life & Pensions Ltd. may provide expert insurance advice services to you which do not involve the placement of insurance by Hastings Insurance (Dublin) Ltd. and Hastings Life & Pensions Ltd. Where such advice is provided, Hastings Insurance (Dublin) Ltd. and Hastings Life & Pensions Ltd. may charge a fee of up to €500 per hour. Such fees, where applied, will be agreed with you in advance of services being provided.

Bank charges incurred by us will be charged to the customer. We have a policy of charging an administration fee of €15 to cover the expenses of a returned cheque or direct debit default. A charge of €20 may be made for duplicate documentation.

Any other fee charged by a third party/product producer will be levied as part of the transaction.

As a credit intermediary we are usually remunerated by the premium/credit finance provider on arranging finance on your behalf. We may receive commission payments from a finance provider in respect of such finance agreements. Details of commissions received by us from insurance finance providers are available on request. In the event of credit facilities being provided directly by us, an agreement will be issued by us setting out details of applicable interest rates and charges as well as the general terms of any such agreement. Please ensure that you read, understand and adhere to the terms of any finance agreement. We accept no responsibility for any refusal by a finance provider to offer credit or for the consequences of defaults or delayed payments.

You may also opt to pay in full for services by payment of a fee. If you choose this option we will advise you fully of the estimated fee in advance of providing our service.