

## Fees & Charges

### Personal Loans

Information is correct as of 03<sup>rd</sup> December 2025

#### Default fees and charges

If you breach your Loan Credit Agreement, we may charge the default charges detailed below:

- a) if you fail to pay a Monthly Instalment in full, if the payment does not reach our account by the due date, or if a direct debit is returned after the due date, a non-payment fee of €10.00 will be applied.
- b) the amount of any other losses and reasonable costs that we have to pay as a result of any breach of the Loan Credit Agreement. This includes costs for finding you, telling you about the breach, communicating with you about it, and making sure you pay any money you owe under the Loan Credit Agreement.

<b>Non-payment fee</b>	Charged if you fail to pay a Monthly Instalment in full, if the payment does not reach our account by the due date, or if a direct debit is returned after the due date.  <i>Missing your payments could have severe consequences for you and make obtaining credit more difficult.</i>	€10
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