

Tariff of charges for business customers

We want to make sure that you are aware of any additional costs that may be incurred during the life of your agreement with us.

If you have any queries regarding your circumstances please talk to your local Braemar Finance office.

Charge type	Charge (net of VAT)	Description
Change of method of payment	€75.00	This fee is incurred when you decide to change your method of repayment.
Change of due date	€100.00	This fee is charged if you wish to have your monthly repayment date varied.
Reschedule of agreement (new agreement - same rate)	1% subject to min. of €50.00	This fee is charged should you wish at any time to reschedule your agreement. The 1% charge relates to the original borrowed amount.
Insufficient funds to meet a Direct Debit	€50.00	This fee is charged when there are insufficient funds in your account to meet a Direct Debit.
Cancellation of Direct Debit	€25.00	This fee is charge when a Direct Debit is cancelled without prior notice. Please remember you should allow ten working days to advise us in writing of any changes in Direct Debits.
Returned cheque fee	€50.00	This fee is charged when a cheque paid into our account is returned unpaid.
Arrears telephone call	€50.00	This fee is charged whenever we contact you by phone regarding late payments on your agreement.
Arrears letter	€50.00	This fee covers the cost of issuing a letter in connection with late payments on your account. This charge will apply to each letter sent.
Repossession charges	€250.00 plus any 3rd party costs	This fee is charged whenever we are required to arrange the repossession of our goods.
Charge for sending agent out to collect money	€200.00	This fee is charged when we are required to employ an agent to collect monies on our behalf.
Copy of agreement	€50.00	This fee is charged if we are required to produce for you a copy of your agreement.
Late payment interest		You are reminded that if payment of your monthly instalment is not made on the due dates you will be charged additional interest at the agreed contractual rate.