



# Schedule of Fees & Charges

## Asset Finance

Fees and Charges are correct as at 22 August 2024 but are subject to change.

CHARGE TYPE	BUSINESS HIRE PURCHASE	BUSINESS LEASE	CONSUMER HIRE PURCHASE
Documentation Fee	€250.00	€250.00	€75.00
Purchase Fee	€250.00	€250.00	€75.00
Unpaid Direct Debit Fee	€25.00	€25.00	€25.00
Reschedule of Agreement / Variation of Repayment Terms / Schedule Fee	€250.00	€250.00	€250.00
Adjust, varying or altering the repayment date	€25.00	€25.00	€25.00
Duplicate Agreement / Document Reissue	€25.00	€25.00	€25.00
Arrears Letter	€25.00	€25.00	€25.00
Lease Asset Disposal Fee	N/A	€250.00	N/A
Early Termination	If the customer decides to pay off their loan early, Capitalflow will apply an early settlement calculation, which is the remaining loan principle balance and future interest.	If the customer decides to pay off their loan early, Capitalflow will apply an early settlement calculation, which is the remaining loan principle balance and future interest.	If the customer has been making all agreed payments in line with the terms of our agreement, they will own the item once the last instalment is paid, including any additional fees. The total amount the customer needs to pay is the difference between what has been already paid and the original purchase price, adjusted according to the Consumer Credit Act.
Foreign Exchange (FX) Charge	Capitalflow applies a charge when booking foreign currency on behalf of a customer to a maximum of 1.25% of the order amount.	Capitalflow applies a charge when booking foreign currency on behalf of a customer to a maximum of 1.25% of the order amount.	Capitalflow applies a charge when booking foreign currency on behalf of a customer to a maximum of 1.25% of the order amount.

Note: VAT is applied to costs and/or charges due where applicable.