

Acorn Mortgages charge a fee of €150 per application.

This fee is payable before an applications submitted to the lender. This application fee is paid directly to Acorn Mortgages by the customer or forwarded by the intermediary to Acorn Mortgages. Acorn Mortgages will issue a receipt to the customer once payment is received.

Mortgage Intermediaries can charge additional fees and will issue their own receipt for their services.

Acorn Mortgages may receive up to 1% (or whatever maximum is applicable) of the loan for arranging mortgage finance. This commission is paid by the mortgage lender.

Acorn Mortgages (KBC)	Commission	Clawback		
		0-12mths	13mths - 24mths	25mths - 36mths
First Time Buyer	1%	Clawback is normally pro-rata over 36 months*		
2nd & Subsequent Buyer	1%	Clawback is normally pro-rata over 36 months*		
Switcher	1%	Clawback is normally pro-rata over 36 months*		
Switcher with Equity Release	1%	Clawback is normally pro-rata over 36 months*		
Residential Investment Property	1%	Clawback is normally pro-rata over 36 months*		
* for example: Mortgage redeemed 15mths post drawdown, clawback will be 21/36 months commission etc				

Acorn Mortgages (Finance Ireland)	Commission	Clawback				
		0-12mths	13mths - 18mths	19mths - 24mths	25mths - 30mths	31mths - 36mths
First Time Buyer	1%	100%	70%	55%	40%	25%
2nd & Subsequent Buyer	1%	100%	70%	55%	40%	25%
Switcher	1%	100%	70%	55%	40%	25%
Equity Release	0%	n/a	n/a	n/a	n/a	n/a
Residential Investment Property	0%	n/a	n/a	n/a	n/a	n/a
Residential Investment Property	0%	n/a	n/a	n/a	n/a	n/a