

VOLKSWAGEN BANK

IRELAND

Schedule of Fees and Charges

as approved by the Central Bank of Ireland under Section 149 of the Consumer Credit Act 1995 (as amended)

Product: Motor Finance Hire Purchase

Charge Name	Charge Approved
1. Documentation fee	€75.00
2. Completion/ Option to Purchase Fee	€75.00
3. Duplicate Loan Agreement*	€12.50
4. Auditors/ Professional Certificate Request	€15.00
5. Issue of Collections Letter	€3.00
6. Payment Date Change	€10.00
7. Deferral of Instalment	€40.00
8. Modification, Takeover or Re-scheduling of agreements	€70.00
9. Unpaid Direct Debit/ Return cheque	€12.00
10. Arrears Interest	2% per month simple interest on amount in arrears
11. Early Termination Charge	3 months future interest

*Personal Customers

Effective: 8th August 2017