

KBC Broker Commission and Commission Clawbacks - effective as at 31st March 2020

| Segment | KBC Commission | KBC Commission Clawback |
|--|-------------------|---|
| First Time Buyer | 1% | Clawback is monthly pro-rata over 36 months * |
| Second and Subsequent Buyer | 1% | Clawback is monthly pro-rata over 36 months * |
| Switcher | 1% | Clawback is monthly pro-rata over 36 months * |
| Switcher with Equity Release | 1% | Clawback is monthly pro-rata over 36 months * |
| Residential Investment Property | 1% | Clawback is monthly pro-rata over 36 months * |
| * For Example: Mortgage redeemed 15 months post drawdown, clawback will be 21/36 months commission etc | | |