

## KBC Broker Commission and Commission Clawbacks - effective as at 31 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		