

Broker Commission and Clawback Structure

Clawback*	Commission	0-12mths	13-24mths	25-36mths
First Time Buyer	0.80%	100%**	50%	25%
Second/Subsequent Buyer	0.80%	100%**	50%	25%
Switcher	0.80%	100%**	50%	25%
Equity Release	0.80%	100%**	50%	25%
Residential Investment property	0.80%	100%**	50%	25%

^{*}KBC apply clawback pro rata over 36 months

^{**} Haven 75%