

Bankinter SA T/A Avant Money Commission Summary

Residential Mortgage Products

Product	Up front commission	Clawback Period (months)
First Time Buyer	1%	Clawback is monthly pro-rata over 36 months*
Second/Subsequent Buyer	1%	Clawback is monthly pro-rata over 36 months*
Switcher	1%	Clawback is monthly pro-rata over 36 months*
Equity Release	1%	Clawback is monthly pro-rata over 36 months*

* Avant Money clawback commission over 36 months on a pro-rata, month by month basis (36/36ths) i.e. if the loan redeems after 15 months, clawback will be 21/36 of commission.