Mortgage Providers

Progressive Financial Services receives commission for mortgage business as set out below. For mortgages arranged directly with ICS Mortgages, Haven Mortgages, PTSB and Nua Money, we receive initial commission equal to 1% of the mortgage amount drawn down. Different arrangements apply to applications completed through the Brokers Ireland Networking Service and referrals to Spry Finance, as detailed below. We do not receive ongoing or trail commission for mortgage business.

ICS Mortgages

Segment type	Commission	Claw backs		
		0-12mths	13-24mths	25-36mths
All Mortgages	1% up front	100%	50%	25%

Haven Mortgages

Segment type	Commission	Claw backs		
		0-12mths	13-24mths	25-36mths
All Mortgages	1% up front	100%	50%	25%

PTSB

Segment type	Commission	Claw backs		
		0-12mths	13-24mths	25-36mths
All Mortgages	1% up front	100%	50%	25%

Where a mortgage remains in arrears for 90 consecutive days or more during the 12-month period following the date on which the advance is issued, 100% of the commission paid in respect of that mortgage will be clawed back.

NUA MONEY

Segment type	Commission	Claw backs		
		0-12mths	13-24mths	25-36mths
All Mortgages	1% up front	100%	50%	25%

BROKERS IRELAND NETWORKING SERVICE

Where Progressive Financial Services does not hold a direct agency with a particular lender, we may arrange the mortgage application through the Brokers Ireland Networking Service, which acts as the secondary broker.

On completion of the mortgage, Progressive Financial Services may receive commission of up to 1% of the mortgage amount drawn down, paid by the lender. A fee of €500 is payable by the client for submitting the application. Any commission clawback will apply in accordance with the relevant lender’s clawback policy.

SPRY FINANCE (SENIORS MONEY)

Progressive Financial Services receives a referral fee of €500 from Spry Finance where a client referred by us completes a loan with Spry Finance.

Timing of repayment of loan	Commission clawback
Within 12 months of settlement	100%
Between 13 and 24 months of settlement	66%
Between 25 and 36 months of settlement	33%

Last Reviewed May 2026