



Further Loan Range

■ All information correct as at 24/06/2010 ■ Bank of England Base Rate is currently 0.50% ■ Loan amount £3,000 to £500,000

Standard - up to 90% loan to value

		Rate and term	Overall cost for comparison	Arrangement fee	Features	Early Repayment Charges
5 yr	6.99% fixed	until 31/08/2015 then 4.00% variable which is Bank of England Base Rate plus 3.50% for the rest of the mortgage period	6.0% APR	£195	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

Buy to Let - up to 75% loan to value

		Rate and term	Overall cost for comparison	Arrangement fee	Features	Early Repayment Charges
5 yr	8.49% fixed	until 31/08/2015 then 4.50% variable which is Bank of England Base Rate plus 4.00% for the rest of the mortgage period	6.9% APR	£195	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

Self Certification - up to 75% loan to value

		Rate and term	Overall cost for comparison	Arrangement fee	Features	Early Repayment Charges
5 yr	6.99% fixed	until 31/08/2015 then 4.50% variable which is Bank of England Base Rate plus 4.00% for the rest of the mortgage period	6.1% APR	£195	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

First Start - up to 95% loan to value

		Rate and term	Overall cost for comparison	Arrangement fee	Features	Early Repayment Charges
5 yr	6.99% fixed	until 31/08/2015 then 4.00% variable which is Bank of England Base Rate plus 3.50% for the rest of the mortgage period	6.0% APR	£195	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

Notes

Overpayments: Up to 10% of the mortgage balance may be repaid each year without incurring any early repayment or administration charges. This is calculated on the outstanding mortgage balance as at the previous 31st March each year. Subject to a minimum payment of £500.

Fees and charges for repayment: Early Repayment Charges may apply if you repay all or any part of your loan before the end of the Early Repayment Charge period. For part repayments, there is no charge, subject to the 10% overpay p.a. guideline.

Minimum term: 12 months.

Further loan offer: an offer of a further loan is subject to the case being formally underwritten by Bank of Ireland Mortgages.

Buy to Let: for Buy to Let loans of £25,000 or less different lending conditions apply. Please contact us for details.

Valuation fees: Property revaluation fees may be applicable. If the value of the property is less than 50% Loan to Value no revaluation fee is applicable. If the property has been subject to a revaluation in the last 5 years, it can be evaluated using a House Price Index. If the Loan to Value is more than 50% Loan to Value then a revaluation of the property will be required. When an arrangement for a valuer to inspect the property is required, the following fees will be charged:

Property Value	Fees
£1 - £250,000	£105
£250,001 - £1,000,000	£130
£1,000,001 - £2,000,000	£225
£2,000,001 - £9,999,999	£255 min revaluation fee

Fees include a £25 administration fee.

This document can be made available in Braille, large print or audio upon request.

Think carefully before securing other debts against your home.
Your home may be repossessed if you do not keep up repayments on your mortgage.

To find out more call us today on 0845 602 7056*