



Retention Range

■ All information correct as at 24/06/2010 ■ Bank of England Base Rate is currently 0.50% ■ Loan amount £3,000 to £1 million

Standard - up to 95% loan to value

		Rate and term	Overall cost for comparison	Transfer fee	Features	Early Repayment Charges
3 yr	5.79% fixed	until 31/08/2013 then 4.00% variable which is Bank of England Base Rate plus 3.50% for the rest of the mortgage period	4.7% APR	£0	10% overpay p.a. subject to minimum payment of £500	3% of the sum repaid until 31/08/2013
5 yr	5.99% 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	5.2% APR	£0	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

Buy to Let - up to 85% loan to value

		Rate and term	Overall cost for comparison	Transfer fee	Features	Early Repayment Charges
3 yr	6.79% fixed	until 31/08/2013 then 4.50% variable which is Bank of England Base Rate plus 4.00% for the rest of the mortgage period	5.4% APR	£0	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2013
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	5.9% APR	£0	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

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*



Retention Range cont...

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Self Certification - up to 90% loan to value

		Rate and term	Overall cost for comparison	Transfer fee	Features	Early Repayment Charges
3 yr	5.79% fixed	until 31/08/2013 then 4.50% variable which is Bank of England Base Rate plus 4.00% for the rest of the mortgage period	5.0% APR	£0	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2013
5 yr	5.99% 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	5.3% APR	£0	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

First Start - up to 100% loan to value

		Rate and term	Overall cost for comparison	Transfer fee	Features	Early Repayment Charges
3 yr	5.79% fixed	until 31/08/2013 then 4.00% variable which is Bank of England Base Rate plus 3.50% for the rest of the mortgage period	4.7% APR	£0	10% overpay p.a. subject to minimum payment of £500	3% of the sum repaid until 31/08/2013
5 yr	5.99% 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	5.2% APR	£0	10% overpay p.a. subject to minimum payment of £500	5% of the sum repaid until 31/08/2015

Notes

Overpayments: 10% overpay p.a. 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.

If you took out your original mortgage prior to 29th July 2007 when you repay the whole of the loan, a mortgage release fee of £195 will apply. If you completed a new mortgage or rearranged your mortgage (see note above) after 29th July 2007, when you repay the whole of the loan you must pay us any mortgage release fee we charge at the time of repayment. If you have deferred payment of the lending fee you must also pay this.

Rearrangements: in some circumstances you may be required to rearrange your mortgage account. This is an internal remortgage which will mean your old account is closed and a new mortgage account is set up. Bank of Ireland Mortgages will pay for the normal legal fees and disbursements (but will exclude additional legal work - costs will be provided on application), providing the mortgage transaction is handled via our representatives Legal Marketing Services. The firm of solicitors instructed will act for us only. If you wish to arrange your own legal representation, you will be solely responsible for the legal costs and disbursements. If you are changing the type of mortgage you have, for example, from a Self Certification mortgage to a Standard mortgage, please note that the maximum loan to value will be as follows: Standard 90%, Buy to Let 75% or Self Certification 75%.

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

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