Existing Customer Residential Product Range

For Northern Ireland Customers

Further Loan

For customers wanting to borrow more on their current mortgage.

- All information correct as at 08/01/2018
- Lending Fee £195 may apply (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%

	Max LTV	Term	Rate		The Overall Cost for Comparison is	Product Fee	Early Repayment Charge % of the sum repaid	Code
Standard	75%	2 Year	2.40% fixed	until 30/04/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	3% until 30/04/2019 then 2% until 30/04/2020	2P7
		5 Year	2.90% fixed	until 30/04/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.7% APRC	£0	4% until 30/04/2020 then 3% until 30/04/2022 then 2% until 30/04/2023	2P8
	90%	2 Year	4.24% fixed	until 30/04/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.5% APRC	£0	3% until 30/04/2019 then 2% until 30/04/2020	2P9
		5 Year	4.59% fixed	until 30/04/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.6% APRC	£0	4% until 30/04/2020 then 3% until 30/04/2022 then 2% until 30/04/2023	2Q2

Please note we will assess your application against our current lending criteria. Please ask us for details.

Bank of Ireland UK

*** All calls will be recorded for training and monitoring purposes. Lines open 8.30am to 6pm Monday to Friday.**

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England & Wales. Registered Number: 7022885. Registered Office: Bow Bells House, 1 Bread Street, London, EC4M 9BE. All queries relating to our UK mortgage products and services should be addressed to our UK administration centre at:- Bank of Ireland (UK Mortgages), PO Box 3191, One Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222. Fax: (0117) 929 3787. Website: www.bankofirelandmortgages.co.uk

E0722g 08/01/2018 11434170317F

Existing Customer Residential Product Range

For Northern Ireland Customers

Further Loan

For customers wanting to borrow more on their current mortgage.

- All information correct as at 08/01/2018
- Lending Fee £195 may apply (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%

	Max LTV	Term	Rate		The Overall Cost for Comparison is	Product Fee	Early Repayment Charge % of the sum repaid	Code
First Start	90%	2 Year	4.99% fixed	until 30/04/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently **4.49% variable**	**4.7% APRC**	£0	3% until 30/04/2019 then 2% until 30/04/2020	2Q3
		5 Year	5.19% fixed	until 30/04/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently **4.49% variable**	**5.0% APRC**	£0	4% until 30/04/2020 then 3% until 30/04/2022 then 2% until 30/04/2023	2Q4

Representative example:

A mortgage of £18,306 payable over 23 years initially on a fixed rate for 5 years at 4.59% and then on our current variable rate of 4.49% for the remaining 18 years would require 60 monthly payments of £107 and 219 monthly payments of £106.

The total amount payable would be £29,642 made up of the loan amount plus interest (£11,321), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£0).

The overall cost for comparison is 4.6% APRC representative.

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

Please note we will assess your application against our current lending criteria. Please ask us for details.

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 0345 300 8000*

Bank of Ireland UK

*** All calls will be recorded for training and monitoring purposes. Lines open 8.30am to 6pm Monday to Friday.**

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England & Wales. Registered Number: 7022885. Registered Office: Bow Bells House, 1 Bread Street, London, EC4M 9BE. All queries relating to our UK mortgage products and services should be addressed to our UK administration centre at:- Bank of Ireland (UK Mortgages), PO Box 3191, One Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222. Fax: (0117) 929 3787. Website: www.bankofirelandmortgages.co.uk

E0722g 08/01/2018 11434170317F