

- All information correct as at 17/01/2024
- Lending Fee £195 (due on completion but payment can be deferred until mortgage fully repaid)
- After the initial fixed rate period, all our residential mortgages revert to the Bank of Ireland Standard Variable Rate (SVR), **which is currently 8.04%**, and all our Buy-to-Let mortgages revert to **9.74%**, which is **Bank of England Base Rate plus 4.49%**, for the rest of the mortgage term.

Standard Mortgage Product Range

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.59% fixed	31/05/2026	7.5% APRC	£995	3% until 31/05/2025 then 2% until 31/05/2026	AAMA
2 Year	4.89% fixed	31/05/2026	7.4% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	AAMB
5 Year	4.34% fixed	31/05/2029	6.4% APRC	£995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	AAMC
5 Year	4.49% fixed	31/05/2029	6.4% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	AAMD

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.09% fixed	31/05/2026	7.6% APRC	£995	3% until 31/05/2025 then 2% until 31/05/2026	AAPV
2 Year	5.49% fixed	31/05/2026	7.6% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	AAPW
5 Year	4.65% fixed	31/05/2029	6.6% APRC	£995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	AAPX
5 Year	4.84% fixed	31/05/2029	6.6% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	AAPY

Representative Example:

A mortgage of £108,661 payable over 21 years initially on a fixed rate for 2 years at 6.25% and then on the lender's current standard variable rate of 8.04% for the remaining 19 years would require 24 monthly payments of £778 and 226 monthly payments of £888.

The total amount payable would be £220,583 made up of the loan amount plus interest (£110,732), product fee (£995), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 8.0% APRC representative.

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Standard Mortgage Product Range

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.59% fixed	31/05/2026	7.6% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	AAPZ
5 Year	4.89% fixed	31/05/2029	6.6% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	AAQA

Help to Buy Mortgage Guarantee Product Range

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.04% fixed	31/05/2026	7.6% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	AAQB
5 Year	4.64% fixed	31/05/2029	6.6% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	AAQC

First Start Mortgage Product Range

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.04% fixed	31/05/2026	7.6% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	AAQD
5 Year	4.64% fixed	31/05/2029	6.6% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	AAQE

Buy to Let Product Range - ICR (Interest Cover Ratio)

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.09% fixed	31/03/2026	9.0% APRC	£1,995	3% until 31/03/2025 then 2% until 31/03/2026	AAGS
2 Year	5.29% fixed	31/03/2026	8.9% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	AAGT
2 Year	5.69% fixed	31/03/2026	8.9% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	AAGU
5 Year	4.89% fixed	31/03/2029	7.4% APRC	£1,995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAGV
5 Year	4.99% fixed	31/03/2029	7.3% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAGW
5 Year	5.24% fixed	31/03/2029	7.3% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAGX

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.54% fixed	31/03/2026	9.0% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	AAGY
5 Year	5.19% fixed	31/03/2029	7.4% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAGZ

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.04% fixed	31/03/2026	9.0% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	AAHA
5 Year	5.39% fixed	31/03/2029	7.4% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAHB

Buy to Let Product Range - Top Slicing

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.09% fixed	31/03/2026	9.0% APRC	£1,995	3% until 31/03/2025 then 2% until 31/03/2026	AAHC
2 Year	5.29% fixed	31/03/2026	9.0% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	AAHD
2 Year	5.69% fixed	31/03/2026	9.0% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	AAHE
5 Year	4.89% fixed	31/03/2029	7.6% APRC	£1,995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAHG
5 Year	4.99% fixed	31/03/2029	7.6% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAHH
5 Year	5.24% fixed	31/03/2029	7.6% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAHJ

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.54% fixed	31/03/2026	9.0% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	AAHK
5 Year	5.19% fixed	31/03/2029	7.7% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAHN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.04% fixed	31/03/2026	9.1% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	AAHP
5 Year	5.39% fixed	31/03/2029	7.7% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	AAHQ

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