

- All information correct as at 21/11/2023
- 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

### 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.14% fixed	31/03/2026	7.6% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	9JG
2 Year	5.53% fixed	31/03/2026	7.6% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9JH
5 Year	4.96% fixed	31/03/2029	6.7% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9JJ
5 Year	5.19% fixed	31/03/2029	6.7% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9JK

#### 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

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.24% fixed	31/03/2026	7.6% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	9JL
2 Year	5.59% fixed	31/03/2026	7.6% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9JM
5 Year	5.02% fixed	31/03/2029	6.8% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9JN
5 Year	5.30% fixed	31/03/2029	6.8% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9JP
7 Year	4.99% fixed	31/03/2031	6.3% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	9JQ
7 Year	5.27% fixed	31/03/2031	6.4% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	9JR

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.64% fixed	31/03/2026	7.8% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	9JS
2 Year	5.84% fixed	31/03/2026	7.7% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9JT
5 Year	5.14% fixed	31/03/2029	6.8% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9JU
5 Year	5.34% fixed	31/03/2029	6.8% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9JV

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.94% fixed	31/03/2026	7.7% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9JW
5 Year	5.38% fixed	31/03/2029	6.9% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9JX

# Help to Buy Mortgage Guarantee Product Range

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.99% fixed	31/03/2026	7.8% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9KW
5 Year	5.49% fixed	31/03/2029	7.1% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KX

# First Start Mortgage Product Range

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.99% fixed	31/03/2026	7.8% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9KU
5 Year	5.49% fixed	31/03/2029	7.0% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KV

# 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	5.44% fixed	31/03/2026	9.1% APRC	£1,995	3% until 31/03/2025 then 2% until 31/03/2026	9JY
2 Year	5.64% fixed	31/03/2026	8.9% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	9JZ
2 Year	5.99% fixed	31/03/2026	8.9% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9KA
5 Year	5.20% 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	9KB
5 Year	5.35% fixed	31/03/2029	7.5% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KC
5 Year	5.65% fixed	31/03/2029	7.5% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KD

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.85% fixed	31/03/2026	9.0% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	9KE
5 Year	5.50% 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	9KF

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.29% fixed	31/03/2026	9.0% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9KG
5 Year	5.69% fixed	31/03/2029	7.5% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KH

# 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	5.44% fixed	31/03/2026	9.0% APRC	£1,995	3% until 31/03/2025 then 2% until 31/03/2026	9KJ
2 Year	5.64% fixed	31/03/2026	9.0% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	9KK
2 Year	5.99% fixed	31/03/2026	9.0% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9KL
5 Year	5.20% fixed	31/03/2029	7.7% APRC	£1,995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KM
5 Year	5.35% 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	9KN
5 Year	5.65% fixed	31/03/2029	7.8% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KP

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.85% fixed	31/03/2026	9.1% APRC	£995	3% until 31/03/2025 then 2% until 31/03/2026	9KQ
5 Year	5.50% fixed	31/03/2029	7.8% APRC	£995	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KR

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.29% fixed	31/03/2026	9.1% APRC	£0	3% until 31/03/2025 then 2% until 31/03/2026	9KS
5 Year	5.69% fixed	31/03/2029	7.8% APRC	£0	4% until 31/03/2026 then 3% until 31/03/2028 then 2% until 31/03/2029	9KT

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