

Begin

Bank at Work



Bank of  
Ireland



### Up to 3% cashback on new mortgages

2% when you take out your new mortgage with us and an additional 1% in 5 years if you have a Bol current account (subject to meeting the conditions of your mortgage).



### A range of low fixed rates

Ask us about our fixed rate options from as low as 2.9% (from 3.8% APRC)\*.

## Flex your mortgage to suit your lifestyle

Flex your mortgage to suit your lifestyle. We have a range of flexi-options, such as a 3 month mortgage payment break up to three times over the life of your mortgage - or our skip up to 2 months option which could come in very handy if you need to pay tax on your vested shares. This option is also useful when you've to spend a little extra at certain times of the year such as Christmas or holiday time! Other options Include Split your mortgage rate and Overpay your mortgage and save interest.

## To arrange an appointment

## Find out more on

**WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.**

**WARNING: You may have to pay charges if you pay off a fixed-rate loan early.**

**WARNING: If you do not keep up your repayments you may lose your home.**

3% Cashback available to First Time Buyers, Movers and Switchers who draw down a new mortgage by 31 December 2021 and hold a Bank of Ireland current account. 2% Cashback on draw down of a new mortgage. 1% Cashback in 5 years subject to meeting the conditions of the mortgage. Additional 1% Cashback not available for Buy to Let Investment mortgages. Cashback is not available with the High Value Mortgage fixed interest rate. The lender is Bank of Ireland Mortgages. Lending criteria and terms and conditions apply. A typical mortgage to buy your home of €100,000 over 20 years with 240 monthly instalments costs €615.79 per month at 4.2% variable (Annual Percentage Rate of Charge (APRC) 4.3%). APRC includes €150 valuation fee and mortgage charge of €175 paid to the Property Registration Authority. The total amount you pay is €148,114.60. We require property and life insurance. You mortgage your home to secure the loan. Maximum loan is generally 3.5 times gross annual income and 80% of the property value (90% of the property value for first-time buyers). A 1% interest rate rise would increase monthly repayments by €54.02 per month. The cost of your monthly repayments may increase – if you do not keep up your repayments you may lose your home. Available to over 18s only. Mortgage approval is subject to assessment of suitability and affordability.

At the end of a fixed rate period, existing customers on a fixed rate can choose from our range of fixed rate options or roll to the prevailing Loan to Value Variable rate.

To be eligible for a payment break your mortgage loan must be fully drawn down at least 2 years, there must be at least 12 months between payment breaks (or 6 months must have lapsed since your COVID-19 payment break if you took one), and you must have complied with all the terms and conditions of the mortgage. Subject to approval. Available on your principal private dwelling only. Lending criteria and terms and conditions apply.

You can spread your mortgage repayments in a year over 10 or 11 months and skip the other one or two. For example, if you would like to skip your repayment in December, we can arrange for your repayments to be higher for the rest of the year so that you will make your full 12 months' repayments over 11 months. Once you select a skip month repayment option it will continue each year unless you ask us to change it. Subject to meeting the conditions of your mortgage. Lending criteria and terms and conditions apply.

Make regular or lump sum overpayments of any amount to a variable rate mortgage. If you are on a fixed rate, overpay up to 10% of your monthly repayment (or €65, whichever is greater), without cost. You can cancel regular overpayments at any time. Overpayments made are not refundable.

Bank of Ireland Mortgage Bank trading as Bank of Ireland Mortgages is regulated by the Central Bank of Ireland.