



Fixed Rate Porting Reminder, Updated Data Privacy Notice and Data Privacy Summary, Valuer Panel Reminder, Applications for Broker staff members

Fixed Rate Porting Reminder

Fixed rate porting for movers

Our Fixed Rate Porting option for Movers may be advantageous to existing Bank of Ireland mortgage customers who wish to carry their existing rate with them to their new property.

The Fixed Rate Porting Flexi-Option offers **Mover Standard** customers the ability to carry their current Bank of Ireland fixed rate, when moving and selling their current PDH, subject to them drawing down the new mortgage within 6 months of selling their current home. *Note, there are no exceptions to this 6-month rule.

Your customers can avail of this feature by carrying their existing fixed rate on their remaining mortgage balance for the remaining term of the fixed rate. If the proposal is to borrow more than their existing mortgage balance, any additional borrowing beyond the existing mortgage balance will be subject to new business rates available at point of application. **Where the customer has an existing EcoSaver rate they can only port the rate on a like for like BER basis i.e. BER B can only port to new BER B property.**

Rate Breakage Fees

It is important that your customers are made aware that Fixed Rate break or funding fees are processed on a charge and refund basis. It is also important to note that fees are **only refunded if customers are porting their rate**. The fee will be applied upfront to the old account on redemption and will be refunded once the new Mortgage is drawn within 6-month period allowed. Fixed Rate funding fees are calculated daily and can fluctuate so it is important your customers are made aware of this. Breakage fees apply to standard movers, not porting their rates.

For any queries on this, please do not hesitate to contact your Broker Relationship Manager.

Updated Data Privacy Notice and Data Privacy Summary

Updated documents effective 1st of August 2025

New updated Data Privacy Notice and Data Privacy Summary will be effective from 1st of August 2025. These will be available from The Mortgage Store website from this date. Please delete any copies you may have previously saved as all other versions will be obsolete from 1st of August 2025.

Valuer Panel Reminder

Updated Valuer's Panel on Broker Website

We have updated our Valuer's Panel on our Broker Website. As always please **refer to the current Valuer's Panel** when selecting a Valuer for your customer's applications.

The valuer's panel can be found within the toolkits section of our website



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Applications for Broker staff members

Where an application is being submitted in the name(s) of an employee(s) in your brokerage, we need to verify that the case is being managed by another member of your brokerage other than the customer listed in the application.

In these instances, a case message must be submitted on the application on ROME from a Director/Principal/Partner/Head of Mortgages of your broker firm, verifying this and in the following format:

1. The name of the qualified financial advisor that will be managing this application on behalf of the **Customer(s) (Insert names)**.
2. The Director in his/her capacity as Director / Principal/ Head of Mortgages of **<Name of Brokerage>** is verifying that the documents and information that have been supplied are correct, accurate and are up to date to the best of his/her knowledge.

The case message must be submitted from the user profile name of the Director/Principal/Partner/Head of Mortgages. In the event the Director/ Principal/ Partner /Head of Mortgages doesn't have sole access to ROME as a user in his/her own right, an email from his/her work email address will suffice. This email can be emailed to: BOIBrokerSpecialist@boi.com.

For any queries on this, please do not hesitate to contact your Broker Relationship Manager.