

When is my first repayment?



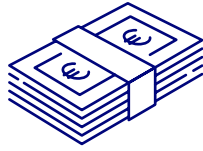
We will write to you confirming the date.

Your first repayment will be on the day of the month you put down on your direct debit form. It will be at least 30 days after you draw down your mortgage.

You can change the repayment date to another one in the month that suits you better, such as right after payday.

Log on to boi.com/mortgageselfservice or free-text the word "mortgage" to 50365 and we will text you a link to the form. You can also call us on 01 611 3000 (9am to 5pm, Monday to Friday).

When do I get cashback?



If you have chosen one of our cashback mortgages, we will pay your 2% cashback into your bank account within the next 45 days.

With Cashback PLUS, we will pay you an additional 1%, five years after your final draw down.

Terms and conditions apply.

Mortgage Viewer

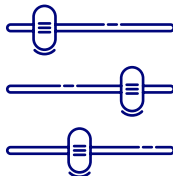


Mortgage Viewer enables you to see your:

- ▶ Current mortgage balance
- ▶ Payment schedule
- ▶ Current rate
- ▶ Mortgage end date
- ▶ Interest accrued (year-to-date)
- ▶ Mortgage account option.

To register, log on to boi.com/mortgageselfservice and click 'My Mortgage Account' or call us on 01 611 3000 (9am to 5pm, Monday to Friday).

Flexi-Options



We have a range of flexi-options to suit your lifestyle (terms and conditions apply), for example:

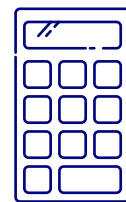
- ▶ Take a 3-month payment break
- ▶ Skip up to 2 payments a year
- ▶ Split the mortgage rate.

Mortgage self-service



We've made it easier and quicker for you to manage your mortgage online. We offer self-service on a number of mortgage requests. Simply log on to boi.com/mortgageselfservice or free-text the word "mortgage" to 50365 and we will text you a link to the form.

Try our over-payment calculator



Find out how overpaying your mortgage might save you interest and clear your loan more quickly.

Go to boi.com/mortgages and search for mortgage calculator centre.

For more information on all the above options go to: boi.com/mortgageselfservice 



Thank you for choosing us for your mortgage.

Change your payment date

Applies to monthly repayments only. Subject to meeting the conditions of your mortgage. You can move your repayment date by up to 21 days. Your repayments will be recalculated so that your mortgage will be repaid by the originally agreed date.

Flexi - Options

A payment break allows you to take a break from your mortgage repayments for 3 months. The mortgage must be fully drawn for minimum 2 years, there must be at least 12 months between payment breaks, and you must have complied with all your mortgage obligations. All applications are subject to approval. After the payment break finishes, repayments are adjusted to repay the mortgage within the original term. That means your 'break' repayments will be spread over your remaining mortgage, which means your new repayments will be higher than they were before the Payment Break.

Skip a month (or 2) every year and spread the yearly repayments over the remaining months in the year. Our twin rate option – part fixed, remainder variable – combines flexibility with certainty.

Overpayment calculator

You can make regular or lump sum overpayments of any amount to a variable rate mortgage.

If you are on a fixed rate you can overpay up to 10% of your normal monthly repayment (or €65, whichever is greater), without incurring a fee.

Overpaying your mortgage may result in your mortgage being paid off early, but the maturity date on your mortgage doesn't change.

Cashback

Up to 3% Cashback is available to First Time Buyers, Movers and Switchers who draw down a new mortgage by 31 December 2024. 2% Cashback draw down of a new mortgage. 1% bonus in 5 years subject to meeting the conditions of the mortgage. Additional 1% bonus not available for Buy to Let Investment or Equity Release mortgages. Cashback is not available on High Value Mortgage fixed interest rates. As of 18 April 2024, cashback will not be available for new mortgage loans that draw down on a standard variable rate.

Valuation

The Bank requires that you arrange a valuation of the property (or properties) offered as security, carried out by a valuer acceptable to the Bank. You will need to pay the valuation fee direct to the valuer. You need to agree that fee with the valuer (you should expect to pay a fee of €150 to €250 plus VAT but this can vary). If we withdraw the loan offer we may refund this fee. No responsibility is implied or accepted or warranty given by the Bank for the value or condition of the property as outlined in the valuation. The valuation report will remain the property of the Bank and you are entitled to your own copy of the report.

Help with mortgage repayments

If you are worried about making your mortgage repayments, please talk to us as soon as possible. The earlier we know about any concerns you have, the sooner we can work together to quickly identify the best solution to get you back in control of your finances.

If you are having difficulties making your mortgage repayments, call our dedicated Mortgage Customer Solutions team on 01 488 3046 (9am to 5pm, Monday to Friday) to tell us about your circumstances and discuss how we may be able to help.

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 €613.16 per month at 4.15% 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 €147,482.50. We require property and life insurance. You mortgage your home to secure the loan. Maximum loan is generally 3.5 times gross annual income (4 times gross annual income for first time buyers) and 90% of the property value.

A 1% interest rate rise would increase monthly repayments by €53.89 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. APRC calculations are based on the cost per month on a €100,000 mortgage over 20 years.

Financial wellbeing

Whatever your goals – having a place of your own, setting up a rainy-day fund or having a bit of extra cash at the end of the month – it pays to start talking about your Financial wellbeing.

Financial wellbeing is about having the confidence to manage your money, to plan for your future and to be as prepared as possible for the unexpected. So why don't you let Bank of Ireland's experts help you work out the health of your finances – and get you used to using the F-word.

You will find full details here: <https://personalbanking.bankofireland.com/financial-wellbeing/>.

Direct debit scheme rules

Direct debit payments are covered by the scheme rules relevant to them. Ireland is a member of the SEPA zone, and the direct debit scheme rules apply where both the originator and the payer are located within SEPA. This can include direct debits within the Republic of Ireland.

Early repayment or end a fixed rate early

When a fixed rate period applies to a Loan or part of a Loan we may suffer a loss if (1) you repay the Loan or part of it before the date you were due to pay it; or (2) you and we agree in writing to change the fixed rate to a new fixed Interest rate or to a variable interest rate; or (3) we oblige you to pay all amounts which you owe us following your default. If we suffer such a loss you must pay us compensation when we ask you to pay it. Such compensation will be equal to "C" where:

$A \times (R\% - R1\%) \times D$

C =

365

"A" = the amount repaid early (or the amount which is changed from the fixed rate to a new rate) averaged from the date of early repayment

(or rate change) to the end of the fixed rate period to allow for scheduled repayments (if there are any) and interest charges.

"R%" = the annual percentage interest rate which was the cost to us of funding an amount equal to "A" for the originally intended fixed rate period.

"R1 %" = the annual percentage interest rate available to us for a deposit of an amount equal to "A" for a period equal to "D".

"D" = the number of days from the date of early repayment (or rate change) to the end of the fixed period.

If "C" is zero or a negative number, no amount is to be paid by you or us.

If you owe us compensation (the amount equal to "C"), we will add the amount to your mortgage loan account on the day after the fixed rate ends early for any of the reasons set out above. This means that interest will be applied to it at the same rate that applies to your mortgage loan. If you wish to pay the compensation amount, you can do so at any time by calling the Bank on 01 611 3000, Mon to Fri 9am-5pm, and arranging to pay the amount equal to "C".

Arrears

If you do not pay us a full repayment instalment or other equivalent sum of money by the date you are due to pay it, we may charge you a default interest. This default interest is 6% per annum if your mortgage loan offer letter was from Bank of Ireland; and 1% per annum if it was from KBC Bank Ireland plc. This default interest is added to normal interest. We do not charge borrowers default interest when they are in a Mortgage Arrears Resolution Process under the Central Bank's Code of Conduct on Mortgage Arrears and are co-operating reasonably and honestly with us.

Warning: The cost of your monthly repayments may increase.

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

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

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, a hire-purchase agreement, a consumer-hire agreement or a BNPL agreement in the future.