

## Green Mortgage Fixed Interest Rate Extended

The Mortgage Store is pleased to announce the extension of our Green Mortgage Fixed Interest rate customer option until 30 June 2021.

Customers who are buying or building a property with the highest level of energy efficiency can continue to apply for Bank of Ireland's Green Mortgage Fixed Interest Rate.

Our Green Mortgage Interest Rate is a discount of 0.2% off any of our fixed interest rate options where the property has a Building Energy Efficiency Rating (BER) of A3 or better



### Key points of the Green Mortgage Fixed Interest Rate:

- ✓ 0.2% rate discount off the customer's chosen Fixed Rate option - for the **initial fixed rate period on new borrowing** only. At the end of the initial fixed rate period customers will be able to choose from our range of normal fixed interest rate options available to existing customers at that stage or will roll to a standard variable rate.
- ✓ Customer **MUST** provide a BER certificate for the property showing a rating of A3 or better prior to final drawdown.
- ✓ Available for **(1)** property purchases **(2)** Self-Builds and **(3)** Equity Release loans as well as **(4)** Buy-to-Renovate loans where the property will achieve a BER rating A3 or better on completion of works.
- ✓ The Green Mortgage Interest Rate is NOT available for switcher loans (a Switcher may apply separately for a Green Mortgage Interest rate on an Equity Release for improvements to achieve a BER A rating and the Green Mortgage Interest Rate will apply to the Equity Release loan only).

### Customer Eligibility

1. Applicants for the Green Mortgage Interest Rate must provide evidence supporting the energy rating for the property as follows:
  - a. **New builds:** An A rated BER cert prior to drawdown
  - b. **Self-builds, Buy-Renovates and Equity Release funded works that are subject to planning permission:** a BER certificate showing that the property is rated A (i.e. A3 or better) prior to final drawdown as part of the planning process
  - c. **Where Planning Permission is not required:** Applicant must provide a specification from their builder or contractor of the works being carried out and confirmation that the property will achieve a BER rating A as a result of the works.
2. Loan drawdown (first drawdown if in stages) must be between **18 July 2019 and 30 June 2021**. Terms and conditions can be found on our website

## Applications

### Document Upload

To ensure your customers application is submitted to our Credit Department as quickly as possible we would ask you to please follow the guidelines below when uploading documents to Rome:

- Please ensure that each document is uploaded against the correct placeholder. This will avoid a scenario where a condition may be incorrectly marked as accepted on Rome e.g. a gift letter showing as accepted however the document that was accepted was actually a Help to Buy document, uploaded incorrectly against the gift letter condition
- Please upload documents (e.g. Bank Statements) in date order
- If you come across a case that does not have the appropriate placeholder to upload against, please contact the Broker Specialist Team by telephone / case message and a new placeholder can be set up. Alternatively, email the document to the Broker Specialist Team who will add a placeholder and upload the document
- Before submitting a document on Rome please double check that the document you are about to upload relates to the application you are in on Rome

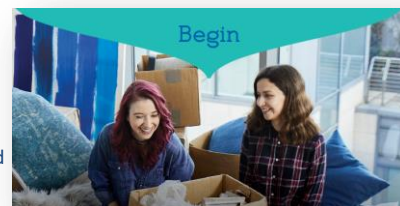
### Miscellaneous

- As you are aware, Intermediaries are required to disclose what fee, if any, they are charging a customer for their service and this fee must be included on the ESIS (European Standardised Information Sheet) that is issued to the customer.
- When inputting the fee into Rome please ensure the amount input is accurate as this figure will be automatically transferred onto the ESIS. If the fee is wrong the customer will have been given incorrect information and the offer letter & ESIS will need to be re-issued.
- Please note that if an updated offer letter is issued after the solicitors pack has been sent we do not send an updated offer letter to the Solicitor. The customer should provide this to the solicitor
- When emailing documents in to the Broker Specialist Team please ensure you use [Brokerdocuments@boi.com](mailto:Brokerdocuments@boi.com) or [BOIBrokerSpecialist@boi.com](mailto:BOIBrokerSpecialist@boi.com) email addresses

### Fraud reminder

- As you all know, Under Section 19 of the Criminal Justice Act 2011, you have a responsibility to take all necessary steps to identify fraud attempts and where you believe fraud to have occurred to report to An Garda Síochána.
- If the application has been submitted to The Mortgage Store you must also advise the bank, by emailing [BOIBrokerSpecialist@boi.com](mailto:BOIBrokerSpecialist@boi.com) or contact your relationship manager, with an outline of the potential issue and copy of any documentation.

Should you or your staff require training or additional information we would be delighted to provide same.



The  
**Mortgage  
Store**