

Northern Ireland Residential mortgage rates

■ All information correct as at 03/02/2012 ■ Bank of England Base Rate (BBR) is currently 0.50%
■ Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

For purchase and remortgage

Our residential mortgages cover a range of options, including fixed and variable rates and allow you to borrow up to 90% of the value of the property.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	2.78% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.3% APR	65%	£799	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	WZ1
	2.99% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.4% APR	75%	£799	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	WZ2
	3.65% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.5% APR	80%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	WZ3
	4.19% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.6% APR	85%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	WZ4
	4.99% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.8% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	WZ5

Please read in conjunction with our lending criteria

Your home may be repossessed if you do not keep up repayments on your mortgage.

To find out more call us today on 0800 169 0082*

* All calls will be recorded for training and monitoring purposes. Lines open 8.30am to 6pm Monday to Friday.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised and regulated by the Financial Services Authority. All queries relating to our UK mortgage products and services should be addressed to our UK administration centre at:- Bank of Ireland (UK Mortgages), PO Box 27, One Temple Quay, Bristol, BS99 7AX.

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Fixed rates

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3 Year	3.25% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.3% APR	75%	£799	No Higher Lending Charge	3% of the sum repaid until 31/03/2015	WZ6
	3.75% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.5% APR	80%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2015	WZ7
	4.25% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.6% APR	85%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2015	WZ8
	5.19% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.9% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2015	WZ9

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Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
5 Year	3.49% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.2% APR	75%	£799	No Higher Lending Charge	5% of the sum repaid until 31/03/2017	XA1
	4.29% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.6% APR	80%	£799	Higher Lending Charge paid by Bank of Ireland UK	5% of the sum repaid until 31/03/2017	XA2
	4.55% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.7% APR	85%	£799	Higher Lending Charge paid by Bank of Ireland UK	5% of the sum repaid until 31/03/2017	XA3
	5.25% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	5.0% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland UK	5% of the sum repaid until 31/03/2017	XA4

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Variable rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	2.59% variable which is Bank of England Base Rate plus 2.09% until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.3% APR	65%	£799	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	XA5
	2.79% variable which is Bank of England Base Rate plus 2.29% until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.3% APR	75%	£799	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	XA6
	3.25% variable which is Bank of England Base Rate plus 2.75% until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.4% APR	80%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	XA7
	3.65% variable which is Bank of England Base Rate plus 3.15% until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.5% APR	85%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	XA8
	4.99% variable which is Bank of England Base Rate plus 4.49% until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.8% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	XA9

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Northern Ireland First time buyer mortgage rates

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For stepping onto the ladder

We offer a selection of products which were designed with first time buyers in mind including mortgages with £400 cashback and 1st Start, which is our specialist first time buyer mortgage.

First time buyer fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 year	4.39% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.6% APR	85%	£799	£400 cashback paid to solicitor with advance. Higher Lending Charge paid by Bank of Ireland UK. Standard Valuation Fee paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	XB1
	5.39% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.8% APR	90%	£799	£400 cashback paid to solicitor with advance. Higher Lending Charge paid by Bank of Ireland UK. Standard Valuation Fee paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	XB2
5 year	4.69% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.7% APR	85%	£799	£400 cashback paid to solicitor with advance. Higher Lending Charge paid by Bank of Ireland UK. Standard Valuation Fee paid by Bank of Ireland UK	5% of the sum repaid until 31/03/2017	XB3
	5.49% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	5.1% APR	90%	£799	£400 cashback paid to solicitor with advance. Higher Lending Charge paid by Bank of Ireland UK. Standard Valuation Fee paid by Bank of Ireland UK	5% of the sum repaid until 31/03/2017	XB4

1st Start fixed rate

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
3 year	5.39% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.9% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland UK. Standard Valuation Fee paid by Bank of Ireland UK	3% of the sum repaid until 31/01/2015	XB5

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Northern Ireland Easy Switch mortgage rates

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For a better deal

With our Easy Switch mortgages we pay the Standard Valuation, there's no Higher Lending Charge to pay and we won't charge you an arrangement fee.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
5 year	3.75% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.3% APR	75%	£0	No Higher Lending Charge. Standard legal fees paid by Bank of Ireland UK (for remortgagers only). Standard Valuation Fee paid by Bank of Ireland UK	5% of the sum repaid until 31/03/2017	XB7
	4.79% fixed until 31/03/2017 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.7% APR	85%	£0	Higher Lending Charge paid by Bank of Ireland UK. Standard legal fees paid by Bank of Ireland UK (for remortgagers only). Standard Valuation Fee paid by Bank of Ireland UK	5% of the sum repaid until 31/03/2017	XB8

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Northern Ireland Fee Saver mortgage rate

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For purchase and remortgage

Our Fee Saver mortgages are designed to reduce your costs. We pay your Standard Valuation Fee and there is no Higher Lending Charge or arrangement fee to pay.

Fixed rate

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 year	3.49% fixed until 31/03/2014 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.4% APR	75%	£0	No Higher Lending Charge. Standard Valuation Fee paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2014	XB9
3 year	3.89% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.4% APR	75%	£0	No Higher Lending Charge. Standard Valuation Fee paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2015	XB6

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Northern Ireland Self Build mortgage rate

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For building your own home

Our Self Build mortgages are designed to be used in conjunction with a Bank of Ireland bridging loan and allow you to borrow up to 75% of the property value.

Variable rate

	Rate and Term		The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
Term	4.49% variable	which is Bank of England Base Rate plus 3.99% for the total mortgage period	4.7% APR	75%	£799	No Higher Lending Charge	2% of the sum repaid until 31/03/2013	XC1

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Northern Ireland Buy to Let mortgage rates

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■ Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

For property investors

Our Buy to Let mortgages are designed for those looking to get into the property rental market and allow you to borrow up to 75% of the value of the property.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 year	4.99% fixed until 31/03/2014 then 4.74% variable which is Bank of England Base Rate plus 4.24% for the rest of the mortgage period	5.1% APR	75%	1.50%	No Higher Lending Charge	5% of the sum repaid until 31/03/2014	XC2
3 year	5.29% fixed until 31/03/2015 then 4.74% variable which is Bank of England Base Rate plus 4.24% for the rest of the mortgage period	5.2% APR	75%	1.50%	No Higher Lending Charge	5% of the sum repaid until 31/03/2015	XC3

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Northern Ireland Personal Current Account Residential mortgage rate

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- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

For purchase and remortgage

Our residential mortgage is available for purchasing or remortgaging and allows you to borrow up to 65% of the value of the property.

Fixed rate

Rate and Term		The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
3 Year	3.18% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.3% APR	65%	£799	No Higher Lending Charge	3% of the sum repaid until 31/03/2015	XC4

Personal Current Account mortgage products are exclusive to holders of a Bank of Ireland (UK) plc Personal Current Account, a Graduate Current Account or a Student Account (3rd level) with a mandated salary paid into it. This applies to both existing and newly opened accounts.

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Northern Ireland Personal Current Account First Time Buyer mortgage rates

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For stepping onto the ladder

Our specialist mortgages have been designed with first time buyers in mind. Features include up to 90% loan to value and £400 cashback and we pay your Standard Valuation Fee.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
3 year	4.99% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	4.8% APR	85%	£799	£400 cashback paid to solicitor with advance. Higher Lending Charge paid by Bank of Ireland UK. Standard Valuation Fee paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2015	XC5
	5.59% fixed until 31/03/2015 then 4.49% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage period	5.0% APR	90%	£799	£400 cashback paid to solicitor with advance. Higher Lending Charge paid by Bank of Ireland UK. Standard Valuation Fee paid by Bank of Ireland UK	3% of the sum repaid until 31/03/2015	XC6

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Lending Criteria

Standard, Easy Switch and Fee Assisted

Age: Minimum 18

Term: Maximum: 35 years or the number of years it will take (the eldest) applicant to reach 70 (whichever is lower). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001, maximum £1,000,000

Loan tiers: 90% up to £500,000, 85% up to £750,000, 80% up to £850,000, 75% up to £1,000,000

Property: We do not accept shared equity, vendor deposit schemes, studio flats, mixed use buildings or flats in converted blocks including speculatively converted ex Local Authority blocks. We do not accept ex Local Authority flats that are located in a block more than 4 storeys high or that have open decking. Private flats located in blocks of 10 or more storeys are subject to individual assessment. Properties that are newly constructed (built or converted within the last 12 months), being purchased for the first time since completion or conversion, or subject to first registration of a lease are acceptable up to 90% loan to value for houses and 75% loan to value for flats or maisonettes

Refinance: Subject to individual assessment by our underwriters

Overpayments: You can overpay at any time during your mortgage term. If in a promotional period, you can overpay a minimum of £500 and a maximum of 10% of the outstanding mortgage balance (as at 31st March the previous year) without incurring any early repayment or administration charges. After the promotional period the amount you can overpay is unlimited, however if you pay off your mortgage in full charges may apply. When overpaying you can either reduce your monthly repayments or reduce your mortgage term. You can only reduce your mortgage term after the promotional period ends and an administration fee of £60 applies

Free legals for remortgages: If your product is described as 'Standard legal fees paid by Bank of Ireland UK (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

Income multiples: 4.25x income for single or joint applications. Minimum household income of £20,000 (single or joint applications). We will review your application to ensure we are satisfied with your ability to pay

Cashback: Paid to solicitor on completion

Self Build Mortgages

Age: Minimum 18

Term: Maximum: 35 years or the number of years it will take (the eldest) applicant to reach 70 (whichever is lower). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001, maximum £1,000,000

Loan tier: 75% up to £1,000,000

Property: Must have its own separate access, directly onto the public highway. Access shared with, running through a farm or in between working farm buildings are not acceptable. Properties in close proximity to working farm buildings or intensive agricultural activities, e.g. movement of livestock, storage of waste materials and machinery are unacceptable. All properties must be of Standard Construction

Loan purpose: Self Build Mortgages are generally designed to refinance a Bank of Ireland Bridging Loan that was arranged for the purpose of purchasing land and developing a single property on it, or for developing a single property on land already owned. The property must be for occupation by the borrower

Overpayments: You can overpay at any time during your mortgage term. If in a promotional period, you can overpay a minimum of £500 and a maximum of 10% of the outstanding mortgage balance (as at 31st March the previous year) without incurring any early repayment or administration charges. After the promotional period the amount you can overpay is unlimited, however if you pay off your mortgage in full charges may apply. When overpaying you can either reduce your monthly repayments or reduce your mortgage term. You can only reduce your mortgage term after the promotional period ends and an administration fee of £60 applies

Income multiples: 4.25x income for single or joint applications. Minimum household income of £20,000 (single or joint applications). We will review your application to ensure we are satisfied with your ability to pay

1st Start

Age: Minimum 18. Maximum age for sponsor: 60

Term: Maximum: 35 years or the number of years it will take the applicant ("child") to reach 70 (whichever is lower). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001

Loan tiers: 90% up to £500,000, 85% up to £750,000, 80% up to £850,000, 75% up to £1,000,000

Property: We do not accept shared equity, flats in converted offices or speculatively converted ex Local Authority blocks. Flats, apartments and properties above A1 and A2 commercial use premises are limited to a maximum of 75% Loan to Value

Refinance: Debt consolidation up to 90% Loan to Value (LTV) subject to clean credit history (see General Lending Criteria) where all other standard lending criteria is satisfied

Overpayments: You can repay up to 10% of the mortgage balance each year, based on the outstanding balance as at the previous 31st March, without paying any early repayment or administration charges. Minimum payment of £500

Free legals for remortgages: If your product is described as 'Standard legal fees paid by Bank of Ireland UK (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

Income multiples: 4.25x joint income of child and sponsor. Minimum joint income of £20,000. We will review your application to ensure we are satisfied with your ability to pay

Liability: All borrowers are jointly and separately liable for the total mortgage

Buy to Let

Age: Minimum 21

Term: Maximum: 35 years. Minimum: 5 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001, maximum £300,000 per property for purchases and remortgages

Maximum total borrowing: £600,000

Maximum number of properties: We accept a maximum of 2 Buy to Let properties per applicant mortgaged to Bank of Ireland Group

Loan tiers: 75% up to £300,000

Property: We do not accept shared equity, right to buys, houses divided into two separate flats or flats in speculatively converted office blocks. Ex Local Authority properties are acceptable subject to a minimum valuation of £90,000 for flats. 'Newly built' flats or maisonettes, or those converted within the last 12 months, are not acceptable. Flats, apartments and properties above A1 and A2 commercial use premises are limited to a maximum of 75% Loan to Value

Refinance: Additional funds can be used for any purpose. Debt consolidation can be considered but will be subject to individual underwriter assessment

Overpayments: You can overpay at any time during your mortgage term. If in a promotional period, you can overpay a minimum of £500 and a maximum of 10% of the outstanding mortgage balance (as at 31st March the previous year) without incurring any early repayment or administration charges. After the promotional period the amount you can overpay is unlimited, however if you pay off your mortgage in full charges may apply. When overpaying you can either reduce your monthly repayments or reduce your mortgage term. You can only reduce your mortgage term after the promotional period ends and an administration fee of £60 applies

Free legals for remortgages: If your product is described as 'Standard legal fees paid by Bank of Ireland UK (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

Income multiples: Payment to pay is assessed on the rental income. The unfurnished rental income must be at least 125% of the monthly interest due. This is calculated using either the initial product rate or 5%, whichever is higher

General

Employment status: Employed and self employed considered (last 3 years accounts required)

Loan types: Repayment, interest only or a combination of both. For residential mortgages we allow you to borrow a maximum of 75% of the purchase price or valuation (whichever is lower) on an interest only basis with a suitable repayment plan. If your loan exceeds 75% loan to value then the balance must be on a repayment basis

Lending area: Northern Ireland

Property owner: We only accept transactions where the seller is the owner or registered proprietor of the property, and has been so for at least 12 months. For all remortgage business the registered owner or proprietor must have owned the property for a period of at least 12 months

Nationality: Proof is required that applicants who are Non EU Citizens have the right to live and work in the UK. Restrictions apply; please contact us to discuss your situation

Early repayment charge: If you repay all or part of your loan before the end of the early repayment period, we may charge you an Early Repayment Charge to cover any losses we might otherwise incur. When you repay the whole of the loan you must pay us any mortgage release fee we charge at the time of repayment. If you have deferred payment of the lending fee you must also pay this. For part repayments, an additional administration fee applies

Clean credit history: For last 3 years: • No mortgage/rent/loan arrears • Max 2 consecutive missed payments on credit/store cards • Max 1 CCJ to £250, not in the last 12 months • Comms/mail order arrears ignored unless scale/frequency is a cause for concern

Portability: All mortgages are portable when redeeming and completing on a new Bank of Ireland UK product. Conditions apply – please ask for details

Free legals for remortgages: If stated in the Offer of Loan, Bank of Ireland UK will pay for the legal fees and disbursements (excluding additional work, see below) providing the remortgage transaction is handled via Legal Marketing Services, and is completed. The firm of Solicitors is instructed to act for us only. If applicants wish to arrange their own legal representation they will be responsible for the legal costs and disbursements incurred. Please Note: Bank of Ireland UK will not pay for charges relating to additional work outside the scope of a standard remortgage transaction. This includes further valuation reports, related legal services, transfer of equity, deed of postponement, deed of grant, deed of variation, merger of freehold or leasehold title, leasehold supplements, change of name, telegraphic transfer of surplus funds to borrower, local searches for loans over £1,000,000, or if an exceptional amount of work is required to correct a defective title.

Arrangement fees: Payments should not be made at application stage. Bank of Ireland UK will deduct the fee from the loan amount upon completion or add it to the loan amount

This criteria is not exhaustive, please contact your branch for more details.

This document can be made available in Braille, large print or audio upon request.

Think carefully before securing other debts against your home.
Your home may be repossessed if you do not keep up repayments on your mortgage.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised and regulated by the Financial Services Authority. All queries relating to our UK mortgage products and services should be addressed to our UK administration centre at:- Bank of Ireland (UK Mortgages), PO Box 27, One Temple Quay, Bristol, BS99 7AX.

Telephone: (0117) 979 2222. Fax: (0117) 929 3787. Website: www.bankofireland.co.uk

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