

# Challenge us to save you money on your mortgage



Products are only available in UK

- We'll arrange a solicitor and take care of the legal costs\*
- We'll pay for your valuation
- No application or booking fee
- £500 Cashback for our 5 year Green Fixed rates for mortgages over £100,000\*\*

## 2 Year Fixed Rate

	Loan Value up to	Initial Fixed Interest Rate	Interest Rate following the fixed period	The overall cost for comparison	Early Repayment Charge
Fixed rate until 30 November 2025	≤ 60%	5.49%	Bank's Standard Variable Rate currently 7.75%	7.80% APRC	If the mortgage is repaid or reduced within the fixed rate period, an early repayment charge will apply.
	≤ 75%	5.55%		7.81% APRC	
	≤ 80%	5.79%		7.87% APRC	
	≤ 85%	5.79%		7.87% APRC	
	≤ 90%	6.19%		7.97% APRC	
	≤ 95%	6.49%		8.04% APRC	

## 5 Year Fixed Rate

	Loan Value up to	Initial Fixed Interest Rate	Interest Rate following the fixed period	The overall cost for comparison	Early Repayment Charge
Fixed rate until 30 November 2028	≤ 60%	4.99%	Bank's Standard Variable Rate currently 7.75%	6.87% APRC	If the mortgage is repaid or reduced within the fixed rate period, an early repayment charge will apply.
	≤ 75%	4.99%		6.86% APRC	
	≤ 80%	5.09%		6.91% APRC	
	≤ 85%	5.25%		7.00% APRC	
	≤ 90%	5.99%		7.39% APRC	
	≤ 95%	6.49%		7.66% APRC	

## 5 Year Green Fixed Rate

	Loan Value up to	Initial Fixed Interest Rate	Interest Rate following the fixed period	The overall cost for comparison	Early Repayment Charge
Fixed rate until 30 November 2028	≤ 60%	4.89%	Bank's Standard Variable Rate currently 7.75%	6.82% APRC	If the mortgage is repaid or reduced within the fixed rate period, an early repayment charge will apply.
	≤ 75%	4.89%		6.81% APRC	
	≤ 80%	4.99%		6.86% APRC	
	≤ 85%	5.15%		6.94% APRC	
	≤ 90%	5.89%		7.34% APRC	
	≤ 95%	6.39%		7.61% APRC	

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## Talk to us today

 028 9047 9221

 [aibni.co.uk](http://aibni.co.uk)

 [mortgage.business@aib.ie](mailto:mortgage.business@aib.ie)

 Drop into any branch

### Representative example:

Loan value: £202,706, Loan term: 26 years, Loan Type: Green Fixed rate for 5 years, reverting to standard variable rate for the remaining term, Initial monthly repayments: £1,161.80, followed by a repayment of £1,472.86 for the remaining term, Fixed rate: 4.89% for 5 years, Standard variable rate: currently 7.75%, APRC (annual percentage rate of charge): 6.91%, Number of monthly instalments: 312 The following fees are included in the calculation for this example: Funds transfer fee, £30; Mortgage exit fee, £55; If the rates do not vary during the term of the mortgage, the total cost of credit (the total amount repayable less the amount of the mortgage) would be £238,247.72. This means that the borrower would have to pay a total amount of £440,953.72. Home insurance is required.

\* The Bank will appoint a solicitor to act on its behalf only for the remortgage and will pay the standard solicitor fees, VAT and the cost of standard disbursements directly relating to the remortgage. Depending on your circumstances other legal fees may apply which you will have to pay for, for example first registration of land or change of names on the mortgage (please note this is not exhaustive). If you seek additional independent legal advice as part of your remortgage you must arrange to pay for those services yourself.

In some cases your current lender may charge you an early redemption fee or other administrative fees to exit your current loan(s).

\*\*Applies to new lending only - cashback is payable within one month of draw down, subject to the loan not being redeemed during that time. Cashback applies as follows: 5 Year fixed Green mortgage - £500. Some exclusions apply: Further Advances, and loans less than £100,000.

## **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Offer correct as at 26th October 2023. We reserve the right to withdraw or amend products at any time. Loans are granted subject to an appraisal of the applicant's financial standing. Applicants must be 18 yrs or over. Minimum mortgage amount £25,000. Lending criteria, terms and conditions apply. An independent valuation will be required. Written quotations are available on request. Your mortgage will be secured against the mortgaged property. Primary residence only.

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