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0818 200 339 (8am - 8pm Mon to Fri, 10am - 2pm Sat)

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For mortgage market updates and great home-buying tips and information...

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## 2% Cashback available to First Time Buyers, Movers, Switchers and Investors

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At Bank of Ireland, if you are a First Time Buyer, Mover, Switching your Mortgage to Bank of Ireland or an Investor, we will give you 2% of the value of your mortgage back in cash. We know that buying your house is an expensive time so see what you could get back from Bank of Ireland.

Mortgage Amount	2% cashback Offer
€150,000	€3,000
€350,000	€7,000
€500,000	€10,000

### Offer details:

- Cash back offer available on Mortgages drawn down between 3rd June 2015 and 30th September 2016 – regardless of the rate, fixed or variable.
- Once the mortgage is drawn down, we will arrange a payment equal to 2% of the drawn down amount direct into the customer's mortgage paying account.
- Payments will be made within 45 working days of the mortgage drawdown.

### Additional information about our 2% Cashback offer:



€8,000 cash back mortgage

You decide

REQUEST A CALL BACK

START APPLICATION

- The 2% Cashback offer is available with new Bank of Ireland mortgages. It includes First Time Buyers and Movers, mortgages switched to Bank of Ireland from another provider, Buy to Let and Equity Release.
- The 2% Cashback offer is not capped.
- The Cashback payment is made automatically after the mortgage is drawn down and you don't have to do anything.
- Where the mortgage is drawn down in stages and the first stage payment is drawn down within the offer period (i.e. between 3rd June 2015 and 30th September 2016), the 2% Cashback is paid following the release of the final stage drawdown and is 2% of the total amount drawn down from the original mortgage sanction (i.e. any additional lending is excluded from the calculation). Final drawdown must be made within 18 months of first drawdown to qualify for the Cashback offer.
- The 2% Cashback offer is not available with any other offer. It is not available through Mortgagestore.ie.
- The 2% Cashback offer is only available on mortgages from Bank of Ireland Mortgage Bank on properties located in the Republic of Ireland.

#### **Plus there's more great benefits when you take out a mortgage with Bank of Ireland**

- We have a team of mobile mortgage managers who will meet you at a time and place of your convenience
- We have over 250 branches nationwide
- You can start your mortgage application online in minutes

#### **Your rate options**

Bank of Ireland offers a wide range of fixed and variable rate products for both new and existing customers. You can even choose both - a split interest rate - where you put a percentage of your mortgage on a fixed rate and the rest on a variable rate.

#### **Fixed interest rates**

If you choose a fixed interest rate, you're guaranteed to know exactly what your home loan payments will be each month for the fixed-rate period you choose.

#### **Key points to note:**

- You can choose to fix your mortgage repayments for 1, 2, 3, 5 or 10 years
- Your monthly repayments remain the same for the fixed rate period, making budgeting easier
- You're protected from interest rate rises
- You can overpay up to 10% of your repayment each month
- You can bring your fixed rate with you to a new Bank of Ireland mortgage if you move during your fixed period

**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 in the future.**

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 €615.79 per month at 4.2% 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 €148,114.60. We require property and life insurance. You mortgage your home to secure the loan. Maximum loan is generally 3.5 times gross annual income and 80% of the property value (90% of the property value up to €220,000 for first time buyers). A 1% interest rate rise would increase monthly repayments by €54.02 per month. The cost of your monthly repayments may increase – if you do not keep up your repayments you may lose your home.

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Bank of Ireland Mortgage Bank trading as Bank of Ireland Mortgages and The Mortgage Store is regulated by the Central Bank of Ireland.

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