# Bank of Ireland for Intermediaires Product Closures 31.08.17

## **Buy to Let Mortgage Product Range**

All of our Buy to Let products are available on a Capital Repayment, Interest Only or Part Interest/Part Capital Repayment basis.

#### **60% Loan to Value Fixed Rates**

| Rate and Term |                | The Overall<br>Cost for<br>Comparison is   | Maximum<br>Loan to<br>Value | Product Fee | Additional Features | Early Repayment Charge % of the sum repaid   | Code  |     |
|---------------|----------------|--|-----------------------------|-------------|---------------------|--|---|-----|
|               | 1.53% fixed    | until 31/10/2019 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.8% APRC                   | 60%         | £1,495              | Standard legal fees paid<br>by Lender <b>(for remortgagers only)</b><br>Standard Valuation Fee paid by Lender<br><b>Minimum Loan £60,000</b> | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZYU |
| 2 Year        | 1.79%<br>fixed | until 31/10/2019 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.9% APRC                   | 60%         | £995                | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000                                      | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZYV |
|               | 1.95%<br>fixed | until 31/10/2019 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.9% APRC                   | 60%         | £495                | £500 Cashback paid to solicitor with advance Minimum Loan £50,000  | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZYW |
|               | 2.48% fixed    | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.6% APRC                   | 60%         | £1,495              | Standard legal fees paid<br>by Lender <b>(for remortgagers only)</b><br>Standard Valuation Fee paid by Lender<br><b>Minimum Loan £60,000</b> | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZYX |
| 5 Year        | 2.63% fixed    | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.7% APRC                   | 60%         | £995                | £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000                                      | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZYY |
|               | 2.79% fixed    | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24% variable</b> | 3.6% APRC                   | 60%         | £0                  | £300 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000                             | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZYZ |

#### 65% Loan to Value Fixed Rates

| Rate and Term |             |  | The Overall<br>Cost for<br>Comparison is | Maximum<br>Loan to<br>Value | Product Fee | Additional Features  | Early Repayment Charge % of the sum repaid                                  | Code |
|---------------|-------------|--|--|-----------------------------|-------------|--|---|------|
| 2 Year        | 1.88% fixed | until 31/10/2019 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.9% APRC                                | 65%                         | £995        | Standard legal fees paid<br>by Lender <b>(for remortgagers only)</b><br>Standard Valuation Fee paid by Lender<br><b>Minimum Loan £40,000</b> | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZZA  |
|               | 2.08% fixed | until 31/10/2019 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.9% APRC                                | 65%                         | £495        | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000                                      | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZZB  |
| 5 Year        | 2.64% fixed | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.7% APRC                                | 65%                         | £1,495      | Standard legal fees paid by Lender <b>(for remortgagers only)</b> Standard Valuation Fee paid by Lender <b>Minimum Loan £60,000</b>          | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZC  |
|               | 2.78% fixed | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.7% APRC                                | 65%                         | £995        | £500 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000                             | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZD  |
|               | 2.84% fixed | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.7% APRC                                | 65%                         | £495        | £300 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000                             | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZE  |

#### 70% Loan to Value Fixed Rates

| Rate and Term |                |   | The Overall<br>Cost for<br>Comparison is | Maximum<br>Loan to<br>Value | Product Fee | Additional Features  | Early Repayment Charge % of the sum repaid                                  | Code |
|---------------|----------------|---|--|-----------------------------|-------------|--|---|------|
| 2 Year        | 1.78% fixed    | until 31/10/2019 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24%</b> variable | 3.9% APRC                                | 70%                         | £1,495      | £300 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £60,000 | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZZF  |
|               | 2.49%<br>fixed | until 31/10/2019 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24%</b> variable | 3.9% APRC                                | 70%                         | £0          | £300 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000 | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZZG  |
|               | 2.73% fixed    | until 31/10/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently <b>4.24% variable</b>  | 3.8% APRC                                | 70%                         | £1,495      | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £60,000          | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZH  |
| 5 Year        | 2.81% fixed    | until 31/10/2022 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24%</b> variable | 3.7% APRC                                | 70%                         | £995        | £300 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000 | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZJ  |
|               | 2.89% fixed    | until 31/10/2022 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24%</b> variable | 3.7% APRC                                | 70%                         | £495        | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000          | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZK  |
|               | 3.01% fixed    | until 31/10/2022 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24%</b> variable | 3.7% APRC                                | 70%                         | £0          | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000          | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZL  |

### 75% Loan to Value Fixed Rates

|        |                | Rate and Term  | The Overall<br>Cost for<br>Comparison is | Maximum<br>Loan to<br>Value | Product Fee | Additional Features  | Early Repayment Charge % of the sum repaid                                  | Code |
|--------|----------------|--|--|-----------------------------|-------------|--|---|------|
| 2 Year | 1.87%<br>fixed | until 31/10/2019 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24% variable</b>      | 3.9% APRC                                | 75%                         | £1,495      | Standard legal fees paid<br>by Lender <b>(for remortgagers only)</b><br>Standard Valuation Fee paid by Lender<br><b>Minimum Loan £60,000</b> | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZZM  |
|        | 1.93%<br>fixed | until 31/10/2019 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.9% APRC                                | 75%                         | £995        | £300 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000                             | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZZN  |
|        | 2.23% fixed    | until 31/10/2019 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24% variable</b> | 3.9% APRC                                | 75%                         | £495        | £500 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000                             | 3% until 31/10/2018 then<br>2% until 31/10/2019                             | ZZP  |
| 5 Year | 2.78% fixed    | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.7% APRC                                | 75%                         | £1,495      | Standard legal fees paid<br>by Lender <b>(for remortgagers only)</b><br>Standard Valuation Fee paid by Lender<br><b>Minimum Loan £60,000</b> | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZQ  |
|        | 2.78% fixed    | until 31/10/2022 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24%</b> variable      | 3.8% APRC                                | 75%                         | £1,495      | £300 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £60,000                             | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZR  |
|        | 2.88% fixed    | until 31/10/2022 followed by our Standard Variable Rate for the rest of the mortgage term.  This is currently <b>4.24% variable</b>      | 3.8% APRC                                | 75%                         | £995        | £500 Cashback paid to<br>solicitor with advance<br>Standard Valuation Fee paid by Lender<br>Minimum Loan £50,000                             | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZS  |
|        | 2.98% fixed    | until 31/10/2022 followed by our Standard<br>Variable Rate for the rest of the mortgage term.<br>This is currently <b>4.24%</b> variable | 3.8% APRC                                | 75%                         | £495        | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000                                      | 4% until 31/10/2019 then<br>3% until 31/10/2021 then<br>2% until 31/10/2022 | ZZT  |