

Getting a new deal



When can I apply for a new interest rate?

You can switch to a new deal if:

- ▶ You're within four months of your fixed rate ending
- ▶ Your fixed rate has ended and you're on our Standard Variable Rate (SVR) or a Base Rate Tracker Rate
- ▶ You're within a fixed rate period but you want to pay the Early Repayment Charge. To do this, **give us a few details** and we'll be in touch.

There may be times you can't switch through your hub. For example, when:

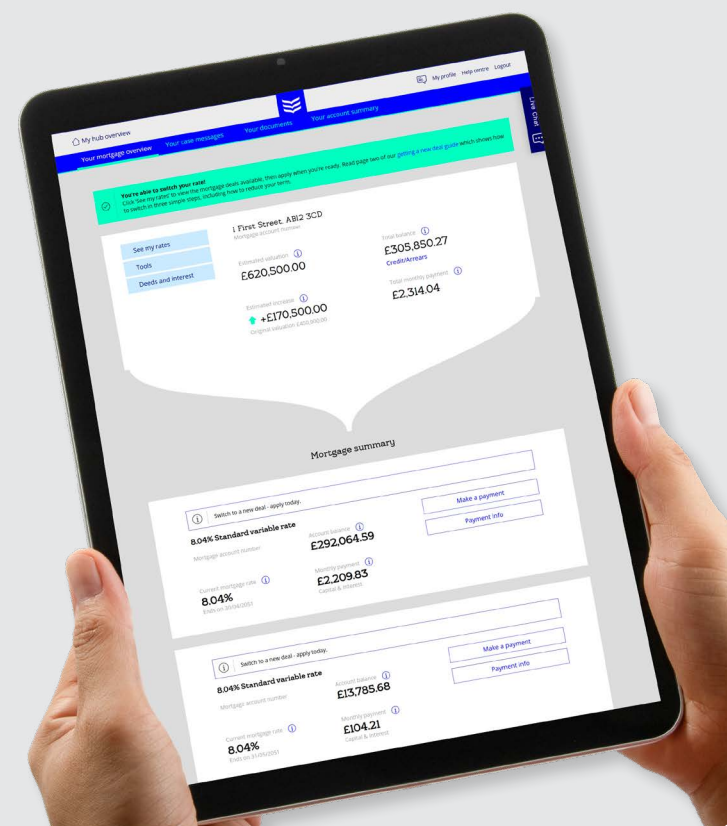
- ▶ Another transaction is being processed, such as you've applied to borrow more money
- ▶ Your arrears balance is more than one full month's payment, or £40 on any individual account
- ▶ Your loan isn't a standard mortgage. For example, it's a Flex, Guarantor or NICHIA mortgage (Northern Ireland only)
- ▶ Your balance is less than £3,000 or the estimated value of your property is too low to offer any deals
- ▶ There's a notice on your account which means you may need our help. For example, you get income support.

Don't worry though, this just means we'll need to speak with you. Click **See my rates**, give us a few details and we'll call you to arrange an appointment with one of our mortgage specialists.

Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.

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

Screens are for illustrative purposes only and may differ as we develop the system.





How do I apply to switch my rate?

From the main hub page for your mortgage, select **See my rates** and apply for a new deal in three easy steps.

1

Select which accounts you want to switch, then check your rates. **Switching more than one account at the same time?** Your accounts must be switched on to the same rate. If any of your accounts are on a fixed rate, the switch can't take place until the month after the latest fixed end date.



If you only have one account, it will already be selected. Go straight to step two.

2

Choose the rate you want and if there's a Product Fee, how you want to pay it.

Use the 'Reduce my term' link in the rate details to pay off your mortgage early and 'Review this deal'.

- ▶ Check what you've chosen and if you're happy, click 'I want this deal'
- ▶ Choose to have your Offer sent online or by post
- ▶ Read the Disclosure and submit.



Click the 'Talk to an adviser' link if you're switching a residential mortgage and not sure which rate to choose.

3

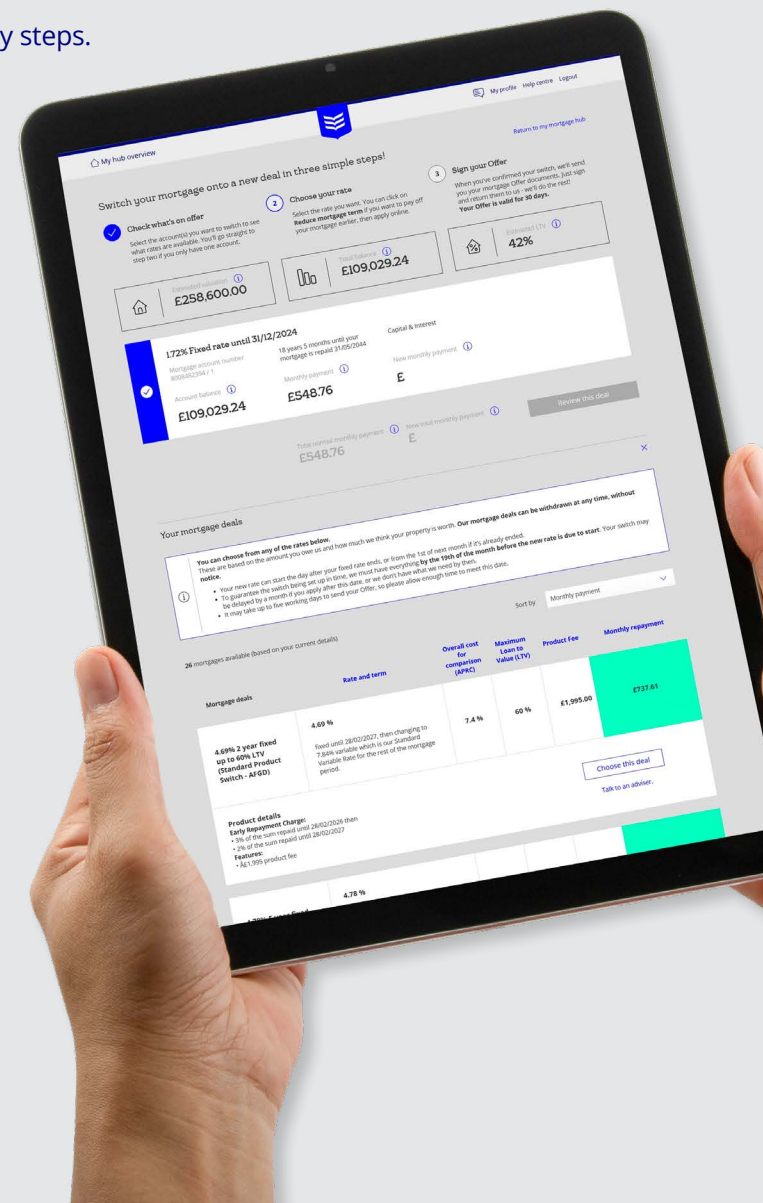
We'll send your Offer within five working days. It may be as quick as 15 minutes if you choose to have it sent online. Sign and return your acceptance with anything else we've asked for, and we'll do the rest.



When the new rate starts will depend if your current deal is fixed.

- ▶ **If it's fixed:** the new rate can start from the first of the month after your current one ends.
- ▶ **If your fixed rate has already ended:** The new rate can start from the first on next month.

You must accept your Offer within 30 days. We can only guarantee the new rate is set up in time if we have everything we need **by the 18th of the month before the new rate is due to start.** Your switch may be delayed by a month if you miss this date.



Bank of Ireland Mortgages is a trading name of the UK branch of the Governor and Company of the Bank of Ireland which is regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The registered office of the UK branch of the Governor and Company of the Bank of Ireland is 1 Temple Back East, Temple Quay, Bristol, BS1 6DX. Telephone: (0117) 979 2222.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. You can confirm our registration on the FCA's website (fca.org.uk). Bank of Ireland (UK) plc is registered in England & Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH. Website: bankofirelanduk.com/mortgages/existing-customer/

Full list of directors available on the website at bankofireland.com

To find out if your mortgage is with Bank of Ireland Mortgages or Bank of Ireland UK, or if you have any queries relating to our UK mortgage products or services, please contact our UK administration centre at:- Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222.

M375c 8 BIM0478 0126