

A guide to your mortgage hub



Your hub is a great way to manage your mortgage. It has many features you might find useful, including switching to a new rate, making overpayments and requesting documents or information. It's available 24/7, so you can use it when you want it.



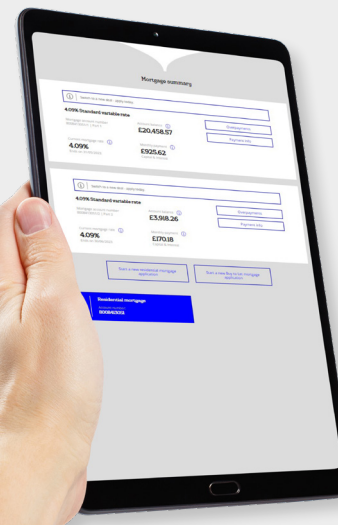
Mortgage overview

- ▶ **All your borrowing in one place** – See your monthly payment and how much you have left to pay.
- ▶ **Estimated value of your property** – See how much your property is worth, based on the average property prices where you live and our last valuation. The Loan to Value (LTV) shows your balance as a percentage of your property value. For example, if your house is worth £100,000 and your mortgage is £75,000, then your LTV is 75%.
- ▶ **Tools** – Use this to request:
 - How much it would cost to pay off your mortgage
 - Your payment history
 - An Annual Mortgage Statement
 - How much interest you've been charged
 - A cut in the length of your mortgage term when you make an overpayment.
- ▶ **Deeds and interest** – See whether we hold your property deeds and how much interest you've been charged for the current tax year.



Mortgage summary

- Your summary includes the details of the individual accounts that make up your mortgage.
- ▶ **Switching banner** – See when your current deal ends, and when you can apply for a new one.
 - ▶ **Rate details** – What your current rate is, when your current deal ends if you're on a fixed rate, and when your mortgage is due to finish.
 - ▶ **Loan details** – The amount outstanding on each account, your monthly payment and what type of loan it is - capital and interest, interest only, or both.
 - ▶ **Overpayments** – Make extra payments on any account to reduce your balance and monthly payment. You can ask us to shorten your mortgage term if you'd prefer to pay off your mortgage quicker. You'll also see how much you can overpay without having to pay a fee.
 - ▶ **Payment details** – Check your sort code and payment date if you pay by Direct Debit. You can also send us a request to change the date we take your payment. **Visit our website** if you want to set up a new Direct Debit.



Your profile

Click on your name to update your:

- ▶ **Personal details** – So we can get in touch. You can also request a **Third Party Authority** if you want someone to talk to us about your mortgage for you
- ▶ **Login details** – The email address you use to log in can be different to your correspondence email address
- ▶ **Security questions** – This helps us to make sure we're talking to you if you call.

Your documents

See any documents we've sent you online. You'll get a message when these are uploaded.

Your account summary

Lists any applications or requests you've made using your hub.

Help

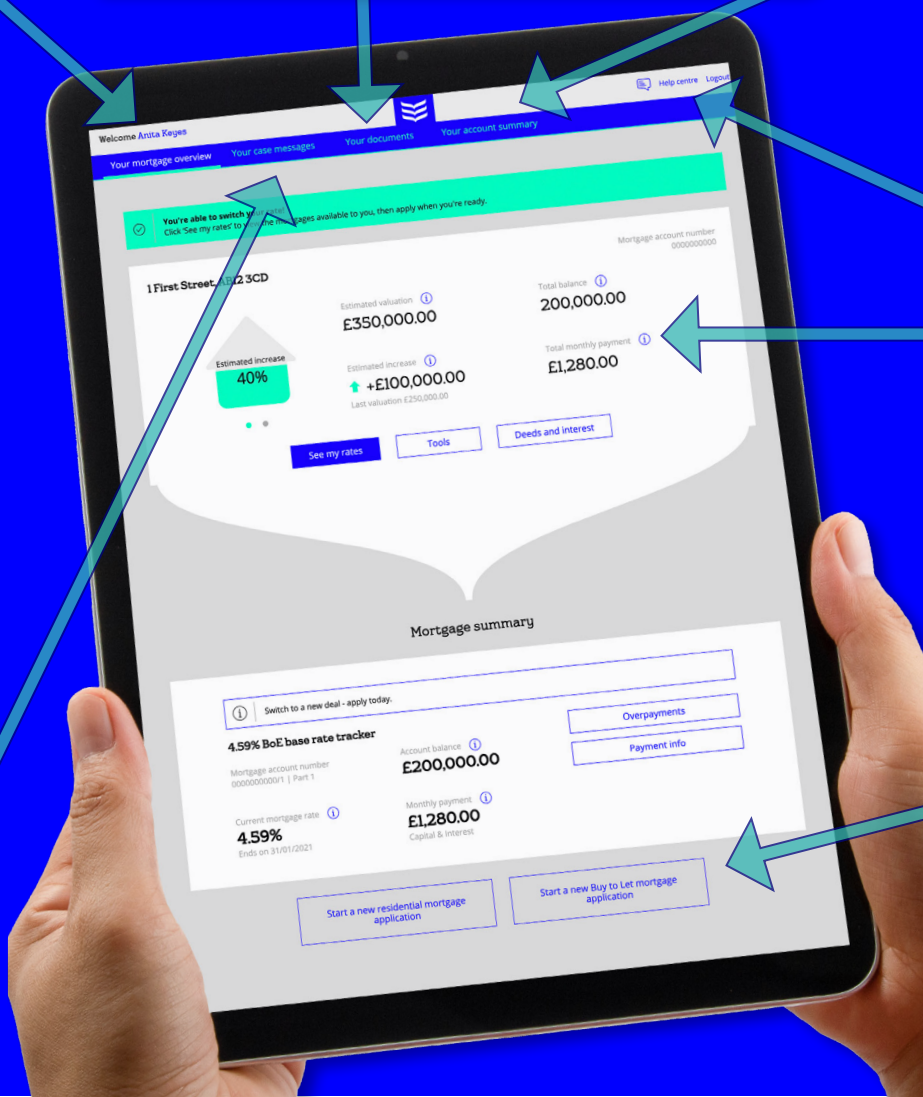
Click the '?' icon if you want to know what something means. Or take a look at our help centre which has lots of questions and answers about using your hub.

Your case messages

Use secure messaging if you need to get in touch and can't find what you're looking for in your hub or on **our website**. You'll get an email when we write a message, and the message icon at the top of the page will be highlighted.

Start a new application

Apply for a new residential or Buy to Let mortgage. You can have one residential mortgage and up to three Buy to Let mortgages.



Screens are for illustrative purposes only and may differ as we develop the system and depending on which brand you have your mortgage with.

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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. Fax: (0117) 929 3787.

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