

A guide to your hub



Your hub is a great way to manage your mortgage. It has lots of 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, meaning no more call queues - saving you time, money and hassle.



Mortgage overview

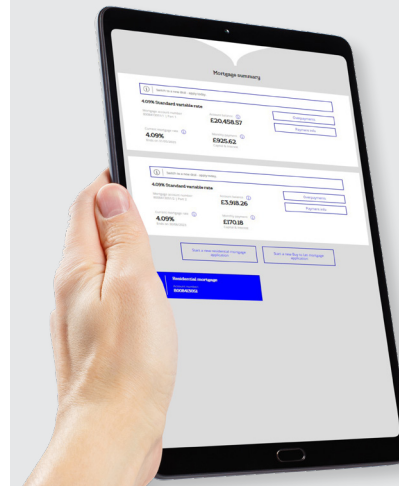
- ▶ **All of your borrowing in one place** – The total loan and monthly payment for all of your borrowing on the account. It includes any overpayments made (up until the previous day), agreed arrangements or underpayments (arrears).
- ▶ **Estimated value/increase** – See how much your home is worth. These estimates are based on the average property prices where you live and the last valuation we've used for your property. The Loan to Value (LTV) shows your mortgage balance as a percentage of your property value e.g. if your house is worth £100,000 and your balance 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 (for a specific period)
 - Duplicate annual mortgage statements
 - How much interest you've been charged (for a specific calendar or tax year)
 - A reduction in your mortgage term following 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 drills down into the details of each individual account that make up your mortgage. You can also see/amend your payment details and make overpayments from here.

- ▶ **Switching banner** – See when your current deal ends and when/how you can apply for a new one – either online via your hub or we'll ask you for a few details so we can get in touch.
- ▶ **Rate details** – What your current rate is, when your fixed rate ends (if applicable) and when your mortgage is due to finish.
- ▶ **Loan details** – The amount outstanding on each account, the contractual monthly payment due and what type of loan it is e.g. capital and interest (repayment), interest only, or a combination of both.
 - ▶ **Overpayments** – Make additional payments against any account. We'll tell you what your allowance is so you don't incur an Early Repayment Charge. You'll also see what steps to take if you want to reduce your term at the same time.
 - ▶ **Payment details** – If you pay by Direct Debit, check your sort code and current payment date or request to change this date to one that's more convenient. If you don't pay by Direct Debit, [visit our website](#) to set one up.



Your profile

Click on your name to see basic details about you and your account. Use this section to update your:

- ▶ **Personal details** – Basic details about you so we can get in touch. You can also request Third Party Authority if you want someone to deal with your account or a transaction on your behalf.
- ▶ **Login details** – To access your mortgage hub. The email address to login can be different to your correspondence email address.
- ▶ **Security questions** – This helps us to make sure we're talking to you, our customer, if you call.

Your case messages

Use our secure two way communication system if you can't find what you're looking for in your hub or **our website**. It's free to use and is the simplest way to contact us. We'll use messaging to reply or contact you if we need to. You'll get an email when we do, and the message icon at the top of the page will be highlighted.

Your documents

Any documents issued online since you set up your hub will be available here e.g. your mortgage application.

Your account summary

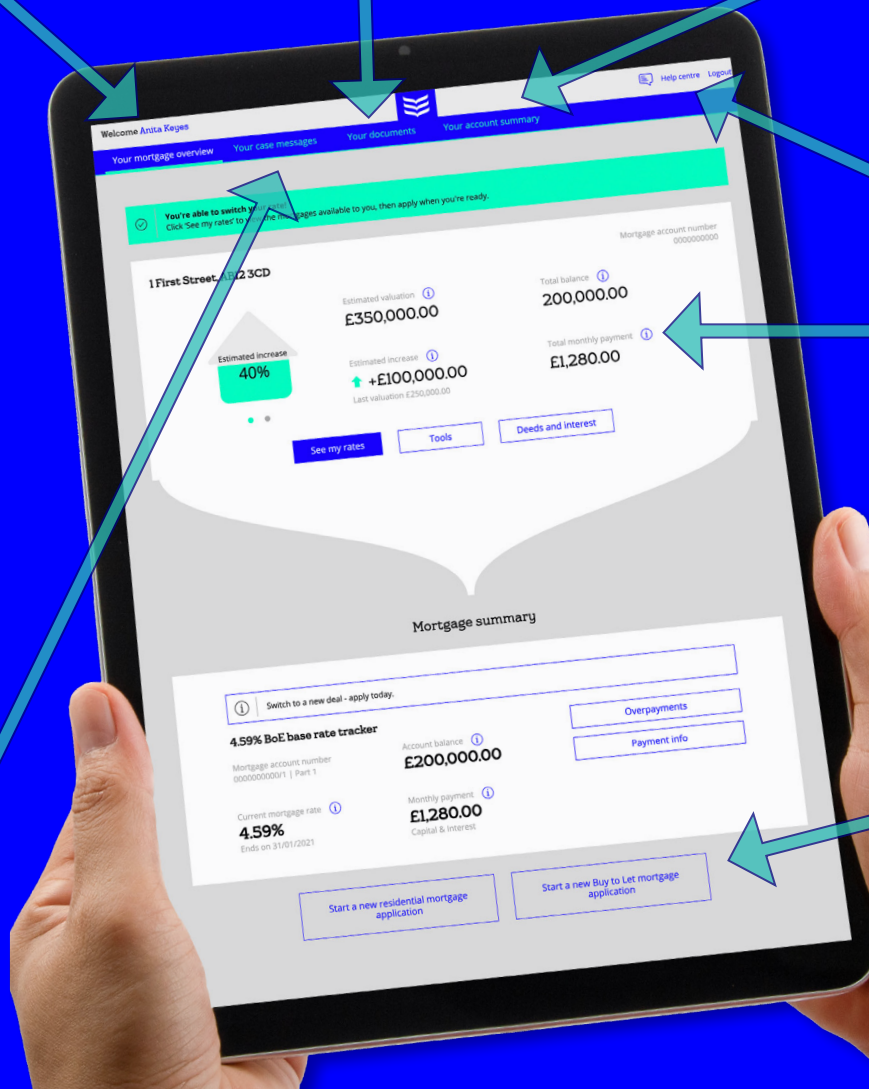
This page lists any mortgage activity you've made online since you set up your hub. If there's nothing recorded it just means you've not applied for/ progressed anything yet.

Help

If you're unsure what something is, look out for the 'information' icons for further details. Or check out our Frequently Asked Questions (FAQs) in the help centre.

Start a new application

Quickly apply for a new loan if you're a residential customer looking for a Buy to Let mortgage or vice versa. Or perhaps you want to expand your Buy to Let portfolio (we accept a maximum of 3 Buy to Let properties per customer with the Bank of Ireland Group).



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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