

- All information correct as at 13/09/2023
- Lending Fee £195 (due on completion but payment can be deferred until mortgage fully repaid)
- After the initial fixed rate period, all our residential mortgages revert to the Bank of Ireland Standard Variable Rate (SVR), **which is currently 8.04%**, and all our Buy-to-Let mortgages revert to **9.74%**, which is **Bank of England Base Rate plus 4.49%**, for the rest of the mortgage term.

## Standard Mortgage Product Range

### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.25% fixed	31/10/2025	8.0% APRC	£995	3% until 31/10/2024 then 2% until 31/10/2025	8FY
2 Year	6.50% fixed	31/10/2025	7.9% APRC	£0	3% until 31/10/2024 then 2% until 31/10/2025	8FZ
5 Year	5.60% fixed	31/10/2028	7.1% APRC	£995	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GA
5 Year	5.72% fixed	31/10/2028	7.1% APRC	£0	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GB
7 Year	5.37% fixed	31/10/2030	6.6% APRC	£995	4% until 31/10/2027 then 3% until 31/10/2029 then 2% until 31/10/2030	8GC
7 Year	5.57% fixed	31/10/2030	6.6% APRC	£0	4% until 31/10/2027 then 3% until 31/10/2029 then 2% until 31/10/2030	8GD

**Representative Example:**

A mortgage of £108,661 payable over 21 years initially on a fixed rate for 2 years at 6.25% and then on the lender's current standard variable rate of 8.04% for the remaining 19 years would require 24 monthly payments of £778 and 226 monthly payments of £888.

The total amount payable would be £220,583 made up of the loan amount plus interest (£110,732), product fee (£995), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 8.0% APRC representative.

**Post Office Money® Mortgages are provided by Bank of Ireland UK.**

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Post Office Money® Mortgages are provided by Bank of Ireland (UK) plc. Post Office Limited is an appointed representative 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. Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is registered in England & Wales (No. 7022885). Bow Bells House, 1 Bread Street, London, EC4M 9BE. Post Office Limited is registered in England and Wales. Registered Number: 2154540. Registered Office: Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ. Post Office Money® and the Post Office Money® logo are registered trademarks of Post Office Limited.

K029b 1 BIM0487 0223 14547230224-L1

# Standard Mortgage Product Range

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.55% fixed	31/10/2025	8.0% APRC	£0	3% until 31/10/2024 then 2% until 31/10/2025	8GE
5 Year	5.80% fixed	31/10/2028	7.1% APRC	£0	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GF

# Help to Buy Mortgage Guarantee Product Range

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.65% fixed	31/10/2025	8.0% APRC	£0	3% until 31/10/2024 then 2% until 31/10/2025	8GS
5 Year	5.87% fixed	31/10/2028	7.3% APRC	£0	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GT

# First Start Mortgage Product Range

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.65% fixed	31/10/2025	8.0% APRC	£0	3% until 31/10/2024 then 2% until 31/10/2025	8GQ
5 Year	5.87% fixed	31/10/2028	7.3% APRC	£0	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GR

# Buy to Let Product Range - ICR (Interest Cover Ratio)

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.55% fixed	31/10/2025	9.4% APRC	£995	3% until 31/10/2024 then 2% until 31/10/2025	8GG
5 Year	6.10% fixed	31/10/2028	8.0% APRC	£995	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GH

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.74% fixed	31/10/2025	9.2% APRC	£0	3% until 31/10/2024 then 2% until 31/10/2025	8GJ
5 Year	6.19% fixed	31/10/2028	7.9% APRC	£0	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GK

# Buy to Let Product Range - Top Slicing

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.55% fixed	31/10/2025	9.4% APRC	£995	3% until 31/10/2024 then 2% until 31/10/2025	8GL
5 Year	6.10% fixed	31/10/2028	8.2% APRC	£995	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GM

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.74% fixed	31/10/2025	9.3% APRC	£0	3% until 31/10/2024 then 2% until 31/10/2025	8GN
5 Year	6.19% fixed	31/10/2028	8.2% APRC	£0	4% until 31/10/2025 then 3% until 31/10/2027 then 2% until 31/10/2028	8GP

Post Office Money® Mortgages are provided by Bank of Ireland UK.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Post Office Money® Mortgages are provided by Bank of Ireland (UK) plc. Post Office Limited is an appointed representative 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. Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is registered in England & Wales (No. 7022885). Bow Bells House, 1 Bread Street, London, EC4M 9BE. Post Office Limited is registered in England and Wales. Registered Number: 2154540. Registered Office: Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ. Post Office Money® and the Post Office Money® logo are registered trademarks of Post Office Limited.

K029b 1 BIM0487 0223 14547230224-L1