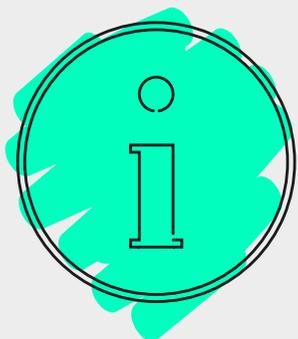


# A guide to your hub

  
Bank of Ireland  
Group

Your hub is a great way to manage your mortgage. It has lots of features you might find useful during your time with us. It's available 24/7 when you want, where you want – so no more waiting in call queues, saving you time, money and hassle.

This guide has lots of hints and tips on how to use your hub with ease. Understand how to register and log in successfully and familiarise yourself with the different sections of your hub, the features it offers and how to get a new deal online.



## Registering and logging in to your hub

### Already registered?\*

If you registered an account with us when you originally applied for your mortgage, use your log in details to access your hub. You'll need to know the brand you originally applied through to log in successfully e.g. **Bank of Ireland**, **Post Office** or **AA**.

### If you haven't registered yet

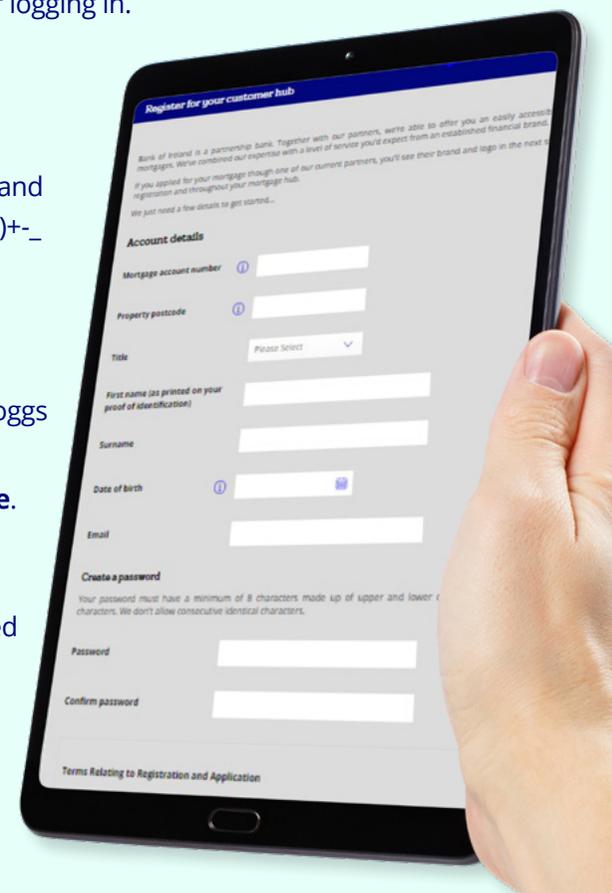
Here's some tips on how to **register a new account**\* successfully:

- ▶ **Have your mortgage account number to hand** (10 digit number stated on the documents we send you)
- ▶ **Enter your first and surname** exactly as it's registered on your mortgage account
- ▶ **Provide your email address.** This address will only be for logging in. See 'Your profile' for your correspondence email address.
- ▶ **Create a password** which must:
  - Have a minimum of 8 characters
  - Be made up of upper and lower case letters, numbers and at least 1 special character. We accept @#<>./?!£\$%^&()+\_-
  - Have no consecutive identical characters
  - Not be obvious or bear resemblance to your name, date of birth or where you live etc.

A poor/unacceptable password for someone called Joe Bloggs born in 1990 would be JoeBloggs1990!

- ▶ **Have your last monthly contractual payment available.** The amount entered must be correct **to the penny!** You'll find this on your bank statement
- ▶ **Enter the last 4 digits of the bank account number** used to pay your mortgage by Direct Debit. Use 0000 if you pay by other means e.g. Standing Order. If you don't pay by Direct Debit or if any of the details entered are incorrect, we'll prompt you to call us to verify your identity.

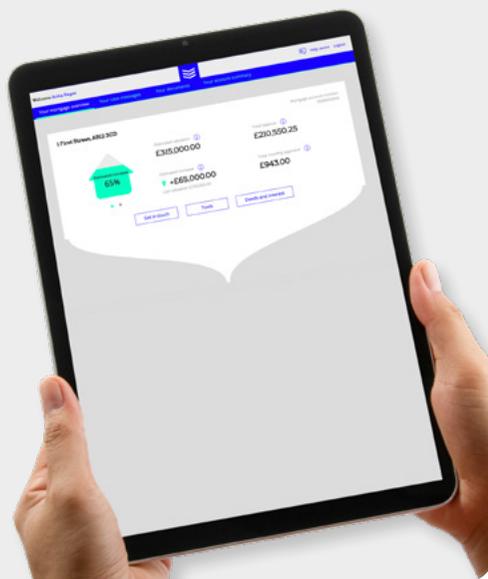
\* If you have mortgages with us through different brands, you'll need to register for each brand then use the correct login. If you're unsure, **get in touch**.





## Mortgage overview

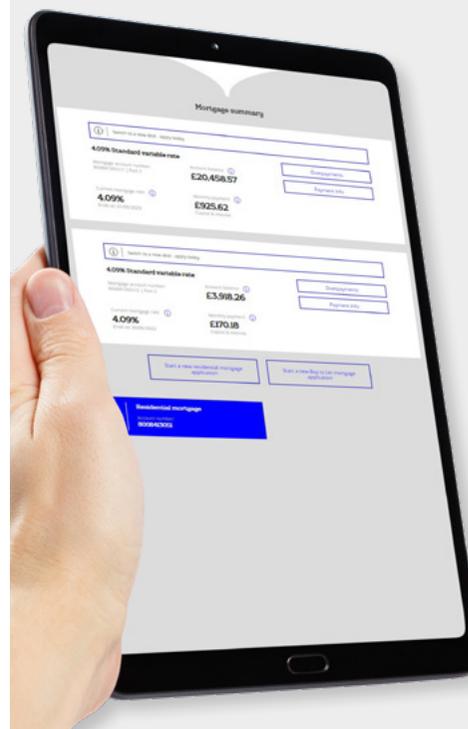
- ▶ **All of your borrowing in one place** – The total loan and monthly payment for all of your borrowing on the account. It includes any overpayments made (up until the previous day). Agreed arrangements or underpayments (arrears) will also be included and highlighted in this section.
- ▶ **Estimated 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. LTV (Loan to Value), expresses 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 things like:
  - How much it would cost to pay off your mortgage
  - What your payment history is (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 and we'll 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** – You can check your sort code and payment date if you pay by Direct Debit. You can also request to change your payment date to one that's more convenient e.g. change it to the day after you get paid.



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 keep us updated.

- ▶ **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 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

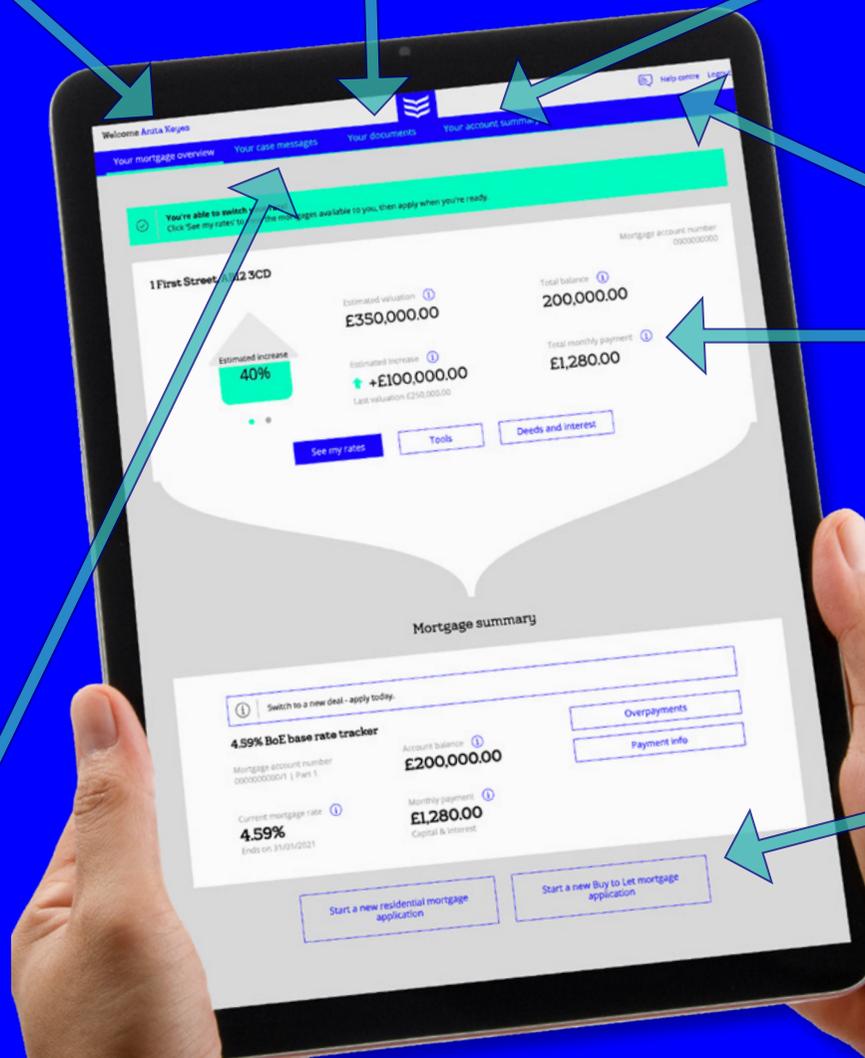
If you're unsure what something is, look out for the 'information' icons for further details. Or check out our Frequently Asked Questions (FAQs) in the help centre.

## 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).

## 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.



# Getting a new deal

When you're coming to the end of your fixed rate period, you can apply for a new deal. The following explains when you can switch through your hub and what steps to take to apply online.



## Eligibility

You can switch to a new deal if:

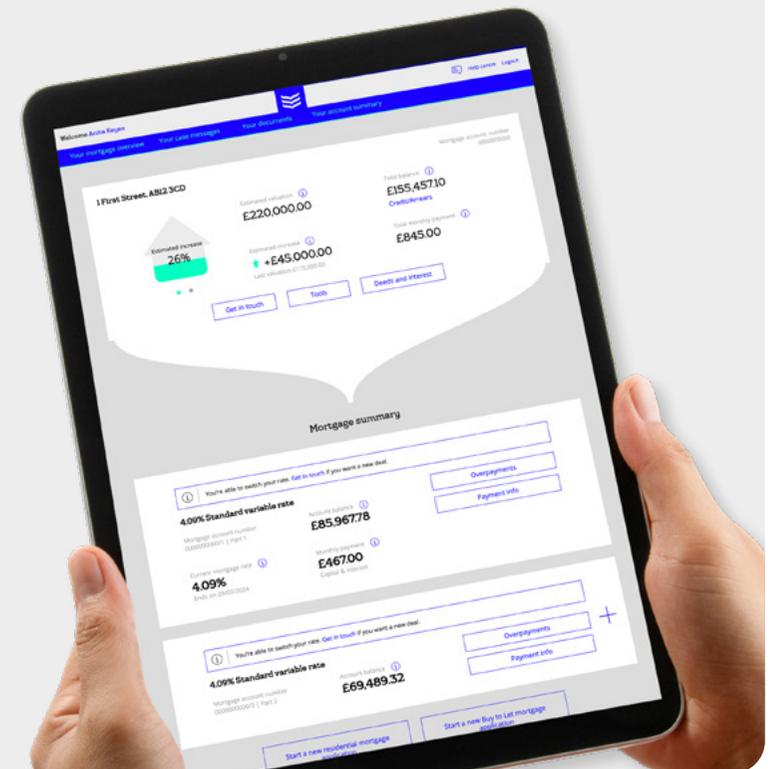
- ▶ You're within 4 months of your fixed rate ending
- ▶ You're on a revert rate i.e. your fixed rate has ended and you're on our Standard Variable Rate (SVR)
- ▶ You're within a fixed rate period but you want to pay the Early Repayment Charge (if this is your choice, **give us a few details** and we'll be in touch).

When you're able to switch, there may be occasions when you can't do this through your hub e.g. when:

- ▶ Another transaction is being processed e.g. you've applied for additional borrowing
- ▶ You've an arrears balance in excess of £40 for any individual account, or the total arrears exceeds 1 full month's payment
- ▶ Your loan isn't a standard mortgage e.g. it's a Flex, Cheshunt, Guarantor (not the same as a Sponsor/First Start mortgage) or NICHA mortgage (Northern Ireland only)
- ▶ Your balance is less than £3,000 or the estimated value is too low to offer any deals
- ▶ There is a notice on your account which means you may need our help e.g. you're in receipt of income support etc.

Don't worry though, this just means we'll need to speak with you. Within the mortgage summary, use the 'get in touch' link in the banner of the account you want to switch. Give us a few details and we'll call you to arrange an appointment with one of our mortgage specialists.

**Important:** Your Offer will be **valid for 30 days**. To guarantee your new rate taking effect from the 1st of the month after your current deal ends (or next month if your deal has ended), we must have your Offer acceptance and anything else we've asked for **by the 19th of the previous month**. If we don't have everything by then, your switch may not take effect until a month later.





## Applying to switch online

From your main hub page, select 'See my rates'. Then apply for a new deal in 3 easy steps.

1

Review the rates available to you. If you have multiple accounts select the ones you want to switch and 'Search'. (You have to have the same rate if you're switching more than one account at the same time.)

**If you have a single account, go to step 2.**



2

Choose the rate you want and whether to pay the Product Fee before completion or have it added to the loan (if applicable).

To pay off your mortgage early, use the 'Reduce my term' link in the rate details and 'Continue with my switch'.

- ▶ Review your details and select 'Get my new deal'
- ▶ Choose how you want your Offer sent
- ▶ Read the Disclosure and submit

**If you're switching a residential mortgage and are unsure which rate to choose, click 'Get advice' rather than selecting a rate.**

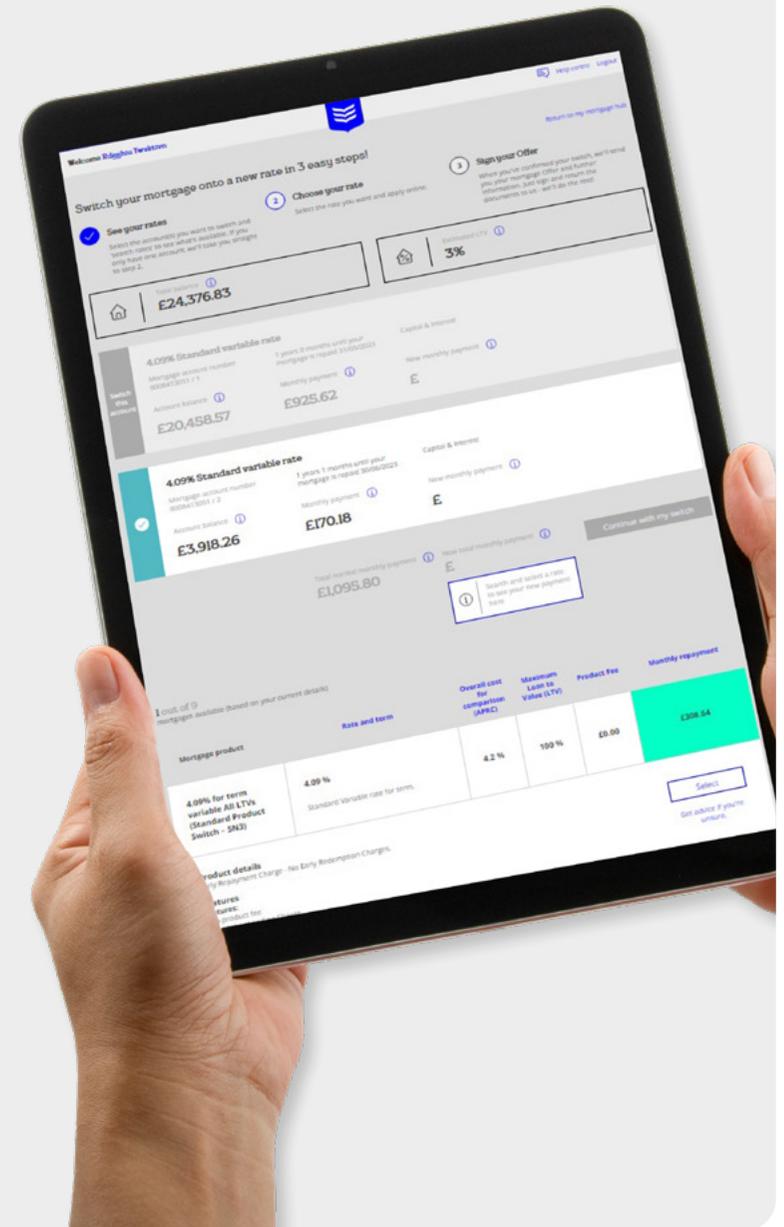


3

We'll issue your mortgage Offer **within 5 working days**. When you get it, (either via an email link or by post), sign and return your acceptance with any other documents we've asked for.



Your Offer will be **valid for 30 days**. To guarantee your new rate taking effect from the 1st of the month after your current deal ends (or next month if your deal has ended), we must have your Offer acceptance and anything else we've asked for **by the 19th of the previous month**. If we don't have everything by then, your switch may not take effect until a month later.





# Bank of Ireland Group

Documents can be made available in Braille, large print or audio upon request.

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 and depending on which brand you have your mortgage with.

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Full list of directors available on the website at [bankofireland.com](http://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. Fax: (0117) 929 3787.

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