



# Standard 65% Mortgages

## Fixed rates

- All information correct as at 22/02/2012
- Bank of England Base Rate is currently 0.50%
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

	Rate and Term		The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	<b>2.73%</b> fixed	until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	65%	£995	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	QPT
	<b>2.99%</b> fixed	until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	65%	£495	No Higher Lending Charge. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2014	QPU
	<b>3.09%</b> fixed	until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	65%	£0	No Higher Lending Charge. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2014	QPV
3 Year	<b>2.95%</b> fixed	until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	65%	£995	No Higher Lending Charge	3% of the sum repaid until 31/03/2015	QPW
	<b>3.19%</b> fixed	until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	65%	£495	No Higher Lending Charge. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2015	QPX
	<b>3.15%</b> fixed	until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.2% APR</b>	65%	£0	No Higher Lending Charge	3% of the sum repaid until 31/03/2015	QPY

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# Standard 75% Mortgages

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	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	<b>2.85% fixed</b> until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.4% APR</b>	75%	£995	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	QQA
	<b>3.15% fixed</b> until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.4% APR</b>	75%	£495	No Higher Lending Charge. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2014	QQB
3 Year	<b>2.99% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	75%	£995	No Higher Lending Charge	3% of the sum repaid until 31/03/2015	QQC
	<b>3.29% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	75%	£495	No Higher Lending Charge. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2015	QQD
	<b>3.25% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	75%	£0	No Higher Lending Charge	3% of the sum repaid until 31/03/2015	QQE
5 Year	<b>3.38% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.2% APR</b>	75%	£995	No Higher Lending Charge	5% of the sum repaid until 31/03/2017	QQF
	<b>3.49% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.2% APR</b>	75%	£495	No Higher Lending Charge. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	5% of the sum repaid until 31/03/2017	QQG
	<b>3.59% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.2% APR</b>	75%	£0	No Higher Lending Charge. <b>£300 Cashback</b> paid to solicitor with advance. Standard Valuation Fee paid by Lender	5% of the sum repaid until 31/03/2017	QQJ

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# Standard 80% Mortgages

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	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	<b>3.29% fixed</b> until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.4% APR</b>	80%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2014	QQL
	<b>3.75% fixed</b> until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	80%	£495	Higher Lending Charge paid by Lender. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2014	QQM
3 Year	<b>3.69% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	80%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2015	QQN
	<b>3.95% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	80%	£495	Higher Lending Charge paid by Lender. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2015	QQP
	<b>3.99% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	80%	£0	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2015	QQQ
5 Year	<b>4.19% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.6% APR</b>	80%	£995	Higher Lending Charge paid by Lender	5% of the sum repaid until 31/03/2017	QQR
	<b>4.29% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	80%	£495	Higher Lending Charge paid by Lender. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	5% of the sum repaid until 31/03/2017	QQS
	<b>4.39% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.6% APR</b>	80%	£0	Higher Lending Charge paid by Lender. <b>£300 Cashback</b> paid to solicitor with advance. Standard Valuation Fee paid by Lender	5% of the sum repaid until 31/03/2017	QQT

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# Standard 85% Mortgages

## Fixed rates

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	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	<b>3.85% fixed</b> until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.6% APR</b>	85%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2014	QQV
	<b>4.09% fixed</b> until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.6% APR</b>	85%	£495	Higher Lending Charge paid by Lender. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2014	QQW
3 Year	<b>3.89% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	85%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2015	QQX
	<b>4.05% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	85%	£495	Higher Lending Charge paid by Lender. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	3% of the sum repaid until 31/03/2015	QQY
	<b>4.09% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	85%	£0	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2015	QQZ
5 Year	<b>4.39% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.6% APR</b>	85%	£995	Higher Lending Charge paid by Lender	5% of the sum repaid until 31/03/2017	QRA
	<b>4.50% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.6% APR</b>	85%	£495	Higher Lending Charge paid by Lender. Standard legal fees paid by Lender (for remortgagers only). Standard Valuation Fee paid by Lender	5% of the sum repaid until 31/03/2017	QRB
	<b>4.59% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.6% APR</b>	85%	£0	Higher Lending Charge paid by Lender. <b>£300 Cashback</b> paid to solicitor with advance. Standard Valuation Fee paid by Lender	5% of the sum repaid until 31/03/2017	QRC

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# Standard 90% Mortgages

## Fixed rates

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- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	<b>4.79% fixed</b> until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.7% APR</b>	90%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2014	QRE
	<b>4.89% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.8% APR</b>	90%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2015	QRF
3 Year	<b>4.99% fixed</b> until 31/03/2015 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.8% APR</b>	90%	£0	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2015	QRG
	<b>5.19% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>5.0% APR</b>	90%	£995	Higher Lending Charge paid by Lender	5% of the sum repaid until 31/03/2017	QRH
5 Year	<b>5.35% fixed</b> until 31/03/2017 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>5.0% APR</b>	90%	£0	Higher Lending Charge paid by Lender. <b>£300 Cashback</b> paid to solicitor with advance. Standard Valuation Fee paid by Lender	5% of the sum repaid until 31/03/2017	QRJ

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# Tracker Rates 60% - 90% Mortgages

## 2 year tracker

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	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	<b>2.49% variable</b> which is Bank of England Base Rate plus 1.99% until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	65%	£995	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	QPZ
	<b>2.59% variable</b> which is Bank of England Base Rate plus 2.09% until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APR</b>	75%	£995	No Higher Lending Charge	3% of the sum repaid until 31/03/2014	QQK
	<b>3.19% variable</b> which is Bank of England Base Rate plus 2.69% until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.4% APR</b>	80%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2014	QQU
	<b>3.45% variable</b> which is Bank of England Base Rate plus 2.95% until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.5% APR</b>	85%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2014	QRD
	<b>4.95% variable</b> which is Bank of England Base Rate plus 4.45% until 31/03/2014 then <b>4.49% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.8% APR</b>	90%	£995	Higher Lending Charge paid by Lender	3% of the sum repaid until 31/03/2014	QRK

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# Lending Criteria

This list is not exhaustive. Please contact us to discuss your requirements

## Standard

**Age:** Minimum 18

**Term:** Maximum: 35 years or the number of years it will take (the eldest) applicant to reach 70 (whichever is lower). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

**Loan size:** Minimum: £25,001, maximum: £1,000,000

**Loan tiers:** 90% up to £500,000, 85% up to £750,000 80% up to £850,000, 75% up to £1m. Fees may be added. Conditions apply

**Loan Types:** Repayment, interest only or a combination of both. You can borrow a maximum of 75% of the purchase price or valuation (whichever is lower) on an interest only basis, or a combination of repayment and interest only, with a suitable repayment plan. If your loan exceeds 75% loan to value then the entire amount must be on a repayment basis

**Property:** We do not accept shared equity, vendor deposit schemes, right to buys, studio flats, mixed use buildings or flats in converted blocks including speculatively converted ex Local Authority blocks. We do not accept ex Local Authority flats that are located in a block more than 4 storeys high or that have open decking. Private flats located in blocks of 10 or more storeys are subject to individual assessment. Properties that are newly constructed (built or converted within the last 12 months), being purchased for the first time since completion or conversion, or subject to first registration of a lease, are acceptable up to 80% loan to value for houses and 75% loan to value for flats or maisonettes

**Refinance:** Debt consolidation loans will be considered subject to individual assessment by our underwriters

**Standard legal fees paid by lender:** If your product is described as 'Standard legal fees paid by Lender (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

**Income multiples:** 4.25x income for single or joint applications. Minimum household income of £20,000 (single or joint applications). We will review your application to ensure we are satisfied with your ability to pay

**Employment status:** Employed and self employed considered (last 3 years accounts required)

## General

**Lending areas:** England, Scotland, Northern Ireland and Wales (unless otherwise stated)

**Property owner:** We only accept transactions where the seller is the owner or registered proprietor of the property, and has been so for at least 12 months. For all remortgage business the registered owner or proprietor must have owned the property for a period of at least 12 months

**Nationality:** Proof is required that applicants who are Non EU Citizens have the right to live and work in the UK. Restrictions apply; please contact us to discuss your situation

## General continued

**Early repayment charge:** If you repay all or part of your loan before the end of the early repayment period, we may charge you an Early Repayment Charge to cover any losses we might otherwise incur. When you repay the whole of the loan you must pay us any mortgage release fee we charge at the time of repayment. If you have deferred payment of the lending fee you must also pay this. For part repayments, an additional administration fee applies

**Higher lending charge:** You don't have to pay a Higher Lending Charge on any Post Office® mortgage. Where applicable this is paid for by the lender. No Higher Lending Charge applies for mortgages below 75% loan to value

**Clean credit history:** For last 3 years:

• No mortgage/rent/loan arrears • Max 2 consecutive missed payments on credit/store cards • Max 1 CCJ to £250, not in the last 12 months • Comms/mail order arrears ignored unless scale/frequency is a cause for concern

**Portability:** All mortgages are portable when redeeming and completing on a new Bank of Ireland UK product. Conditions apply – please ask for details

**Standard legal fees paid by lender:** If stated in the Offer of Loan, Bank of Ireland UK will pay for the legal fees and disbursements (excluding additional work, see below) providing the remortgage transaction is handled via Legal Marketing Services, and is completed. The firm of Solicitors is instructed to act for us only. If applicants wish to arrange their own legal representation they will be responsible for the legal costs and disbursements incurred. Please Note: Bank of Ireland UK will not pay for charges relating to additional work outside the scope of a standard remortgage transaction. This includes further valuation reports, related legal services, transfer of equity, deed of postponement, deed of grant, deed of variation, merger of freehold or leasehold title, leasehold supplements, change of name, telegraphic transfer of surplus funds to borrower, local searches for loans over £1,000,000, or if an exceptional amount of work is required to correct a defective title

**Arrangement fees:** Payments should not be made at application stage. Bank of Ireland UK will deduct the fee from the loan amount upon completion or add it to the loan amount

**Overpayments:** You can overpay at any time during your mortgage term. If in a promotional period, you can overpay a minimum of £500 and a maximum of 10% of the outstanding mortgage balance (as at 31st March the previous year) without incurring any early repayment or administration charges. After the promotional period the amount you can overpay is unlimited, however if you pay off your mortgage in full charges may apply. When overpaying you can either reduce your monthly repayments or reduce your mortgage term. You can only reduce your mortgage term after the promotional period ends and an administration fee of £60 applies

## Valuation fee scale

This applies to all mortgages. The valuation fee includes an administration fee of £90. Re-inspections minimum charge £50 per visit (this includes an administration fee of £8.50)

Purchase Price or Valuation	Mortgage Valuation Report	Homebuyers Report
Up to £50,000	£180	£310
Up to £75,000	£200	£350
Up to £100,000	£220	£390
Up to £150,000	£240	£430
Up to £200,000	£270	£470
Up to £250,000	£310	£520
Up to £350,000	£360	£570
Up to £500,000	£470	£770
Up to £750,000	£610	£840
Up to £1m	£790	£930
Up to £1.5m	£890	£1,090
Up to £2m	£990	£1,230
Up to £2.5m	£1,090	£1,440
Up to £3m	£1,190	£1,590

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THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

\* All calls are recorded for training and monitoring purposes. Subject to status. Written illustrations available on request. Borrowers must be 18 or over unless otherwise stated.

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