

CHALLENGE US TO SAVE YOU MONEY ON YOUR MORTGAGE

2 YEAR FIXED RATE

	Loan Value up to	Initial Fixed Interest Rate	Interest Rate following the fixed period	The overall cost for comparison	Early Repayment Charge
Fixed rate until 30 November 2020	75%	2.60%	Bank's Standard Variable Rate currently 4.45%	4.4% APRC	If the mortgage is repaid or reduced within the fixed rate period, an early repayment charge will apply.
	80%	2.70%		4.4% APRC	
	85%	2.70%		4.4% APRC	

3 YEAR FIXED RATE

	Loan Value up to	Initial Fixed Interest Rate	Interest Rate following the fixed period	The overall cost for comparison	Early Repayment Charge
Fixed rate until 30 November 2021	75%	2.60%	Bank's Standard Variable Rate currently 4.45%	4.2% APRC	If the mortgage is repaid or reduced within the fixed rate period, an early repayment charge will apply.
	80%	2.70%		4.3% APRC	
	85%	2.70%		4.3% APRC	

5 YEAR FIXED RATE

	Loan Value up to	Initial Fixed Interest Rate	Interest Rate following the fixed period	The overall cost for comparison	Early Repayment Charge
Fixed rate until 30 November 2023	75%	2.55%	Bank's Standard Variable Rate currently 4.45%	3.9% APRC	If the mortgage is repaid or reduced within the fixed rate period, an early repayment charge will apply.
	80%	2.55%		3.9% APRC	
	85%	2.73%		4.0% APRC	




ONLINE. PHONE. BRANCH.


CHALLENGE US TO SAVE YOU MONEY ON YOUR MORTGAGE

- We'll arrange a solicitor and take care of the legal costs*
- We'll pay for your valuation
- No application or booking fee
- Up to £1,000 Cashback**

Talk to us today

 In-branch

 028 9047 9221

 mortgage.business@aib.ie

 Or if you prefer a call back visit

www.firsttrustbank.co.uk/mortgages and leave us your details.

Representative example:

Loan value: £161,990, Loan term: 24 years, Loan Type: Fixed rate for 5 years, reverting to standard variable rate for the remaining term, Initial monthly repayments: £758.96, followed by a repayment of £894.93 for the remaining term, Fixed rate: 2.55% for 5 years, Standard variable rate: currently 4.45%, APRC (annual percentage rate of charge): 3.9%, Number of monthly instalments: 288. The following fees are included in the calculation for this example: Funds transfer fee, £30; Mortgage exit fee, £55; If the rates do not vary during the term of the mortgage, the total cost of credit (the total amount repayable less the amount of the mortgage) would be £87,676.64. This means that the borrower would have to pay a total amount of £249,666.64. Home insurance is required.

*The Bank will appoint a solicitor to act on its behalf only for the remortgage and will pay the standard solicitor fees, VAT and the cost of standard disbursements directly relating to the remortgage. Depending on your circumstances other legal fees may apply which you will have to pay for, for example first registration of land or change of names on the mortgage (please note this is not exhaustive). If you seek additional independent legal advice as part of your remortgage you must arrange to pay for those services yourself.

In some cases your current lender may charge you an early redemption fee or other administrative fees to exit your current loan(s).

**Applies to new lending only - cashback is payable within one month of draw down, subject to the loan not being redeemed during that time. Cashback applies as follows: 5 Year Fixed Rate mortgage - £1,000; other new business products (e.g. short term fixed rate and discount variable products) - £500. Some exclusions apply: Further Advances, and loans less than £25,000.



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

Offer correct as at 01 September 2018. First Trust Bank reserves the right to withdraw or amend products at any time. Loans are granted subject to an appraisal of the applicant's financial standing. Applicants must be 18 yrs or over. Minimum mortgage amount: £25,000. Lending criteria, terms and conditions apply. An independent valuation will be required. Written quotations are available on request. Your mortgage will be secured against the mortgaged property. Primary residence only. First Trust Bank is a trade mark of AIB Group (UK) plc. (a wholly owned subsidiary of Allied Irish Banks, plc.), incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.