

Fixed rates for new customers

60% LTV Mortgages

- All information correct as at 21/09/2017
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.24%
- 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	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	1.11% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	60%	£1,495	£250 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 30/11/2018 then 2% until 30/11/2019	NYZ
	1.44% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	60%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 30/11/2018 then 2% until 30/11/2019	NZA

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Please read in conjunction with our lending criteria.

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

See the website www.theaa.com/mortgages for more details on fixed rate product features and suitability.

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AA Mortgages are provided by Bank of Ireland (UK) plc. AA Mortgages is a trading name 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. Registered in England & Wales (No. 7022885), Bow Bells House, 1 Bread Street, London, EC4M 9BE. Bank of Ireland (UK) plc is licenced to operate the 'AA' brand as the mortgage provider for AA Financial Services Limited.

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
5 Year	1.68% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.3% APRC	60%	£1,495	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZB
	1.84% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.4% APRC	60%	£995	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZC
	2.03% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.2% APRC	60%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZD

Representative example:

A mortgage of £145,000 payable over 21 years initially on a fixed rate for 2 years at 1.11% and then on our current variable rate of 4.24% for the remaining 19 years would require 24 monthly payments of £659 and 222 monthly payments of £861.

The total amount payable would be £208,612 made up of the loan amount plus interest (£61,892), product fee (£1,495), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.8% APRC representative.

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Fixed rates for new customers

75% LTV Mortgages

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	1.15% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	75%	£995	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 30/11/2018 then 2% until 30/11/2019	NZE
	1.22% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	75%	£495	£250 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 30/11/2018 then 2% until 30/11/2019	NZF
	1.55% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 30/11/2018 then 2% until 30/11/2019	NZG

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
5 Year	1.73% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.4% APRC	75%	£1,495	Standard Valuation Fee paid by Lender	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZH
	1.88% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.4% APRC	75%	£995	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZJ
	2.08% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.3% APRC	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZK

Representative example:

A mortgage of £169,995 payable over 23 years initially on a fixed rate for 2 years at 1.15% and then on our current variable rate of 4.24% for the remaining 21 years would require 24 monthly payments of £715 and 246 monthly payments of £954.

The total amount payable would be £253,034 made up of the loan amount plus interest (£81,819), product fee (£995), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.8% APRC representative.

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Fixed rates for new customers

85% LTV Mortgages

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	1.33% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	85%	£995	£250 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 30/11/2018 then 2% until 30/11/2019	NZL
	1.51% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	85%	£495	Standard Valuation Fee paid by Lender	3% until 30/11/2018 then 2% until 30/11/2019	NZM
	1.74% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	85%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 30/11/2018 then 2% until 30/11/2019	NZN

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
5 Year	2.03% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.5% APRC	85%	£995	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZP
	2.32% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.4% APRC	85%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZQ

Representative example:

A mortgage of £170,000 payable over 30 years initially on a fixed rate for 5 years at 2.03% and then on our current variable rate of 4.24% for the remaining 25 years would require 60 monthly payments of £631 and 300 monthly payments of £803.

The total amount payable would be £279,948 made up of the loan amount plus interest (£108,728), product fee (£995), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.6% APRC representative.

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	2.38% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% APRC	90%	£0	Standard Valuation Fee paid by Lender	3% until 30/11/2018 then 2% until 30/11/2019	NZR
	2.59% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% APRC	90%	£0	Standard legal fees paid by Lender (for purchases only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance **	3% until 30/11/2018 then 2% until 30/11/2019	NZS
3 Year	2.87% fixed	until 30/11/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% APRC	90%	£0	£400 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance ** Minimum Loan £50,000	3% until 30/11/2019 then 2% until 30/11/2020	NZT

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** Home Response Plus, Central Heating Response Plus and Home Insurance (terms & conditions apply please see AA website).

AA Financial Services Limited is introducing customers to Automobile Association Insurance Services Limited who is authorised and regulated by the Financial Conduct Authority. AA Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales (912211).

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
5 Year	2.99% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	90%	£0	Standard Valuation Fee paid by Lender	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZU
	3.15% fixed	until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.9% APRC	90%	£0	£400 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance ** Minimum Loan £50,000	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZV

Representative example:

A mortgage of £186,890 payable over 28 years initially on a fixed rate for 2 years at 2.38% and then on our current variable rate of 4.24% for the remaining 26 years would require 24 monthly payments of £763 and 312 monthly payments of £939.

The total amount payable would be £311,384 made up of the loan amount plus interest (£124,269), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.0% APRC representative.

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95% LTV Mortgages

(Purchase only)

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	4.79% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.4% APRC	95%	£0	Higher Lending Charge paid by Lender Standard Valuation Fee paid by Lender	3% until 30/11/2018 then 2% until 30/11/2019	NZW
	4.94% fixed	until 30/11/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.5% APRC	95%	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance **	3% until 30/11/2018 then 2% until 30/11/2019	NZX
3 Year	4.89% fixed	until 30/11/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.5% APRC	95%	£0	Higher Lending Charge paid by Lender Standard Valuation Fee paid by Lender	3% until 30/11/2019 then 2% until 30/11/2020	NZY

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Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
5 Year	4.99% fixed until 30/11/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.6% APRC	95%	£0	Higher Lending Charge paid by Lender Standard Valuation Fee paid by Lender	4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022	NZZ

Representative example:

A mortgage of £145,000 payable over 35 years initially on a fixed rate for 2 years at 4.79% and then on our current variable rate of 4.24% for the remaining 33 years would require 24 monthly payments of £712 and 396 monthly payments of £665.

The total amount payable would be £280,657 made up of the loan amount plus interest (£135,432), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.4% APRC representative.

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Term	4.24% variable	which is our Standard Variable Rate for the entire mortgage term.	4.3% APRC	90%	£0	No Additional Features	None	ZNP

Representative example:

A mortgage of £200,000 payable over 15 years on our variable rate for the mortgage term of 15 years at our current rate of 4.24% variable would require 180 monthly payments of £1,504.

The total amount payable would be £271,172 made up of the loan amount plus interest (£70,637), product fee (£0), valuation fee (£310), funds transfer fee (£30) and lending fee (£195).

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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	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
Term	4.24% variable which is our Standard Variable Rate for the entire mortgage term.	4.3% APRC	95%	£0	Higher Lending Charge paid by Lender	None	HCG

Representative example:

A mortgage of £200,000 payable over 15 years on our variable rate for the mortgage term of 15 years at our current rate of 4.24% variable would require 180 monthly payments of £1,504.

The total amount payable would be £271,172 made up of the loan amount plus interest (£70,637), product fee (£0), valuation fee (£310), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.4% APRC representative.

AA Mortgages are provided by Bank of Ireland UK.

Please read in conjunction with our lending criteria.

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

See the website www.theaa.com/mortgages for more details on fixed rate product features and suitability.

Call us on freephone **0800 169 6010*** or visit **www.theaa.com/mortgages**

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

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