

# Fixed rates for new customers

## 60% LTV Mortgages

- All information correct as at 02/06/2017
- 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        | <b>1.18% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.8% APRC</b>                   | 60%                   | £995        | <b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b>  | 3% until 31/08/2018 then 2% until 31/08/2019 | HBE  |
|               | <b>1.68% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.7% APRC</b>                   | 60%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b> | 3% until 31/08/2018 then 2% until 31/08/2019 | HBF  |
| 3 Year        | <b>2.08% fixed</b> | until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.6% APRC</b>                   | 60%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b> | 3% until 31/08/2019 then 2% until 31/08/2020 | HBG  |

**AA Mortgages are provided by Bank of Ireland UK.**  
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**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

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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        | 2.24% fixed | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | 3.4% APRC                          | 60%                   | £0          | Standard legal fees paid by Lender (for remortgagers only)<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b> | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HBH  |

### Representative example:

A mortgage of £145,000 payable over 21 years initially on a fixed rate for 3 years at 2.08% and then on our current variable rate of 4.24% for the remaining 18 years would require 36 monthly payments of £725 and 210 monthly payments of £861.

The total amount payable would be £207,035 made up of the loan amount plus interest (£61,810), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.7% APRC representative.

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# Fixed rates for new customers

## 70% 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        | 1.32% fixed | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | 3.8% APRC                          | 70%                   | £995        | No Additional Features | 3% until 31/08/2018 then 2% until 31/08/2019 | HBJ  |

### Representative example:

A mortgage of £92,400 payable over 25 years initially on a fixed rate for 2 years at 1.32% and then on our current variable rate of 4.24% for the remaining 23 years would require 24 monthly payments of £362 and 276 monthly payments of £489.

The total amount payable would be £145,076 made up of the loan amount plus interest (£51,186), product fee (£995), valuation fee (£270), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.9% 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        | <b>1.22% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.8% APRC</b>                   | 75%                   | £1,495      | Standard Valuation Fee paid by Lender   | 3% until 31/08/2018 then 2% until 31/08/2019 | HBK  |
|               | <b>1.73% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.8% APRC</b>                   | 75%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance ** | 3% until 31/08/2018 then 2% until 31/08/2019 | HBL  |
| 3 Year        | <b>1.59% fixed</b> | until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.7% APRC</b>                   | 75%                   | £995        | No Additional Features  | 3% until 31/08/2019 then 2% until 31/08/2020 | HBM  |
|               | <b>2.23% fixed</b> | until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.7% APRC</b>                   | 75%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance ** | 3% until 31/08/2019 then 2% until 31/08/2020 | HBN  |

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|---------------|--------------------|---|------------------------------------|-----------------------|-------------|---|---|------|
| 5 Year        | <b>2.03% fixed</b> | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.5% APRC</b>                   | 75%                   | £1,495      | Standard Valuation Fee paid by Lender   | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HBP  |
|               | <b>2.38% fixed</b> | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.4% APRC</b>                   | 75%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance ** | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HBQ  |

### Representative example:

A mortgage of £169,995 payable over 23 years initially on a fixed rate for 2 years at 1.22% and then on our current variable rate of 4.24% for the remaining 21 years would require 24 monthly payments of £720 and 246 monthly payments of £955.

The total amount payable would be £253,814 made up of the loan amount plus interest (£82,099), 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

## 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        | <b>1.43% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.9% APRC</b>                   | 85%                   | £995        | No Additional Features  | 3% until 31/08/2018 then 2% until 31/08/2019 | HBR  |
|               | <b>1.84% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.8% APRC</b>                   | 85%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance ** | 3% until 31/08/2018 then 2% until 31/08/2019 | HBS  |
| 3 Year        | <b>1.87% fixed</b> | until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.7% APRC</b>                   | 85%                   | £995        | No Additional Features  | 3% until 31/08/2019 then 2% until 31/08/2020 | HBT  |
|               | <b>2.38% fixed</b> | until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.8% APRC</b>                   | 85%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance ** | 3% until 31/08/2019 then 2% until 31/08/2020 | HBU  |

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|---------------|--------------------|---|------------------------------------|-----------------------|-------------|---|---|------|
| 5 Year        | <b>2.19% fixed</b> | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.6% APRC</b>                   | 85%                   | £1,495      | Standard Valuation Fee paid by Lender   | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HBV  |
|               | <b>2.54% fixed</b> | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.6% APRC</b>                   | 85%                   | £0          | Standard legal fees paid by Lender ( <b>for remortgagers only</b> )<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance ** | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HBW  |

### Representative example:

A mortgage of £170,000 payable over 30 years initially on a fixed rate for 5 years at 2.19% and then on our current variable rate of 4.24% for the remaining 25 years would require 60 monthly payments of £645 and 300 monthly payments of £805.

The total amount payable would be £282,009 made up of the loan amount plus interest (£110,289), product fee (£1,495), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.7% APRC representative.

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|---------------|--------------------|---|------------------------------------|-----------------------|-------------|--|--|------|
| 2 Year        | <b>2.38% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>4.0% APRC</b>                   | 90%                   | £0          | No Additional Features   | 3% until 31/08/2018 then 2% until 31/08/2019 | HBX  |
|               | <b>2.63% fixed</b> | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>4.0% APRC</b>                   | 90%                   | £0          | <b>£400 Cashback</b> paid to solicitor with advance<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Minimum Loan £50,000</b> | 3% until 31/08/2018 then 2% until 31/08/2019 | HBY  |
| 3 Year        | <b>2.97% fixed</b> | until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>3.8% APRC</b>                   | 90%                   | £0          | <b>£400 Cashback</b> paid to solicitor with advance<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Minimum Loan £50,000</b> | 3% until 31/08/2019 then 2% until 31/08/2020 | HBZ  |

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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        | <b>2.88% fixed</b> | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>4.0% APRC</b>                   | 90%                   | £0          | No Additional Features   | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HCA  |
|               | <b>3.12% fixed</b> | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | <b>4.2% APRC</b>                   | 90%                   | £0          | <b>£400 Cashback</b> paid to solicitor with advance<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Minimum Loan £50,000</b> | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HCB  |

### 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 £311,694 made up of the loan amount plus interest (£124,269), product fee (£0), valuation fee (£310), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.0% APRC representative.

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# Fixed rates for new customers

## 95% LTV Mortgages

- All information correct as at 02/06/2017
- 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        | 3.82% fixed | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | 3.8% APRC                          | 95%                   | £0          | <b>Available for Purchases Only</b><br>Higher Lending Charge paid by Lender<br><b>£400 Cashback</b> paid to solicitor with advance<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Minimum Loan £50,000</b> | 3% until 31/08/2018 then 2% until 31/08/2019 | HCD  |
|               | 3.98% fixed | until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | 4.2% APRC                          | 95%                   | £0          | <b>Available for Purchases Only</b><br>Higher Lending Charge paid by Lender<br>Standard legal fees paid by Lender<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **   | 3% until 31/08/2018 then 2% until 31/08/2019 | HCC  |
| 3 Year        | 3.93% fixed | until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | 3.7% APRC                          | 95%                   | £0          | <b>Available for Purchases Only</b><br>Higher Lending Charge paid by Lender<br><b>£400 Cashback</b> paid to solicitor with advance<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Minimum Loan £50,000</b> | 3% until 31/08/2019 then 2% until 31/08/2020 | HCE  |

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# Fixed rates for new customers

## 95% LTV Mortgages

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- 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 |
|---------------|-------------|---|------------------------------------|-----------------------|-------------|--|---|------|
| 5 Year        | 3.99% fixed | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | 4.2% APRC                          | 95%                   | £0          | Available for Purchases Only<br>Higher Lending Charge paid by Lender   | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HCH  |
|               | 4.28% fixed | until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable | 3.5% APRC                          | 95%                   | £0          | Available for Purchases Only<br>Higher Lending Charge paid by Lender<br><b>£400 Cashback</b> paid to solicitor with advance<br>Standard Valuation Fee paid by Lender<br>AA Home Response Plus **<br>AA Central Heating Response Plus **<br>15% off AA Home Insurance **<br><b>Minimum Loan £50,000</b> | 4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022 | HCF  |

### Representative example:

A mortgage of £145,000 payable over 35 years initially on a fixed rate for 2 years at 3.82 % and then on our current variable rate of 4.24% for the remaining 33 years would require 24 monthly payments of £626 and 396 monthly payments of £661.

The total amount payable would be £277,206 made up of the loan amount plus interest (£131,981), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.3% APRC representative.

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# Variable rates for new customers

## 90% LTV Mortgages

**AA**

- All information correct as at 02/06/2017
- 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 |
|---------------|----------------|---|------------------------------------|-----------------------|-------------|------------------------|--|------|
| 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).

The overall cost for comparison is 4.4% APRC representative.

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# Variable rates for new customers

## 95% LTV Mortgages

**AA**

- All information correct as at 02/06/2017
- 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 |
|---------------|----------------|---|------------------------------------|-----------------------|-------------|--|--|------|
| Term          | 4.24% variable | which is our Standard Variable Rate for the entire mortgage term. | 4.3% APRC                          | 95%                   | £0          | Available for Purchases Only<br>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.

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