

Fixed rates for new customers

60% LTV Mortgages

- All information correct as at 30/06/2017
- 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	1.13% 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	60%	£1,495	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2018 then 2% until 31/08/2019	GZV
	1.68% fixed	until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	60%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance ** Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2018 then 2% until 31/08/2019	HBF
3 Year	2.08% fixed	until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.6% APRC	60%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance ** Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2019 then 2% until 31/08/2020	HBG

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

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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).

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 under registration number 512956. You can confirm our registration on the FCA's website (This link will open in a new window) (www.fca.org.uk) or by contacting the FCA on 0800 111 6768. 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	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	3.3% APRC	60%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance ** Also available on Interest Only or Part Interest Only / Part Repayment basis	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

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	1.18% 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	75%	£1,495	Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	GZW
	1.73% fixed	until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance **	3% until 31/08/2018 then 2% until 31/08/2019	HBL
3 Year	1.48% fixed	until 31/08/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.6% APRC	75%	£995	No Additional Features	3% until 31/08/2019 then 2% until 31/08/2020	GZX
	2.23% 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	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance **	3% until 31/08/2019 then 2% until 31/08/2020	HBN

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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 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	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
	2.38% 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	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 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 1.18% and then on our current variable rate of 4.24% for the remaining 21 years would require 24 monthly payments of £717 and 246 monthly payments of £954.

The total amount payable would be £253,653 made up of the loan amount plus interest (£81,938), 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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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 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	85%	£1,495	Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	GZY
	1.84% 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	85%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance **	3% until 31/08/2018 then 2% until 31/08/2019	HBS
3 Year	1.78% 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	85%	£995	No Additional Features	3% until 31/08/2019 then 2% until 31/08/2020	GZZ
	2.38% 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	85%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 15% off AA Home Insurance **	3% until 31/08/2019 then 2% until 31/08/2020	HBU

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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	2.19% 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	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
	2.54% 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	85%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender AA Home Response Plus ** AA Central Heating Response Plus ** 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).

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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 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% APRC	90%	£0	No Additional Features	3% until 31/08/2018 then 2% until 31/08/2019	HBX
	2.63% fixed	until 31/08/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% 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 31/08/2018 then 2% until 31/08/2019	HBY
3 Year	2.97% fixed	until 31/08/2020 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 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	2.88% fixed	until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	90%	£0	No Additional Features	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	HCA
	3.12% fixed	until 31/08/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.9% 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 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).

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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	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	4.2% APRC	95%	£0	Available for Purchases Only Higher Lending Charge paid by Lender £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 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	4.3% APRC	95%	£0	Available for Purchases Only 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 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	4.2% APRC	95%	£0	Available for Purchases Only Higher Lending Charge paid by Lender £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 31/08/2019 then 2% until 31/08/2020	HCE

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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	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 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	4.3% APRC	95%	£0	Available for Purchases Only Higher Lending Charge paid by Lender £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 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.

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.

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

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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 under registration number 512956. You can confirm our registration on the FCA's website (This link will open in a new window) (www.fca.org.uk) or by contacting the FCA on 0800 111 6768. 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.

Variable rates for new customers

90% LTV Mortgages

- All information correct as at 30/06/2017
- 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

- All information correct as at 30/06/2017
- 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 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.

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

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 variable rate product features and suitability.

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

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