

Fixed rates for new customers

60% LTV Mortgages

- All information correct as at 17/02/2017
- 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	1.23% fixed	until 31/05/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	60%	£1,295	Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/05/2018 then 2% until 31/05/2019	YYP
	1.73% fixed	until 31/05/2019 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 31/05/2018 then 2% until 31/05/2019	YYQ
3 Year	1.58% fixed	until 31/05/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	60%	£1,295	Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/05/2019 then 2% until 31/05/2020	YYR
	2.08% fixed	until 31/05/2020 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 31/05/2019 then 2% until 31/05/2020	YYs

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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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** 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, 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	2.08% fixed	until 31/05/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.5% APRC	60%	£1,295	Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	YYT
	2.33% fixed	until 31/05/2022 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) 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 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	YYU

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	1.34% fixed until 31/05/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	70%	£1,295	No Additional Features	3% until 31/05/2018 then 2% until 31/05/2019	YYV

Representative example:

A mortgage of £92,400 payable over 25 years initially on a fixed rate for 2 years at 1.34% and then on our current variable rate of 4.24% for the remaining 23 years would require 24 monthly payments of £363 and 276 monthly payments of £489.

The total amount payable would be £145,371 made up of the loan amount plus interest (£51,231), product fee (£1,295), valuation fee (£220), 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

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	1.38% fixed	until 31/05/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% APRC	75%	£1,295	No Additional Features	3% until 31/05/2018 then 2% until 31/05/2019	YYW
	1.84% fixed	until 31/05/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.8% 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 31/05/2018 then 2% until 31/05/2019	YYX
3 Year	1.72% fixed	until 31/05/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	75%	£1,295	No Additional Features	3% until 31/05/2019 then 2% until 31/05/2020	YYZ
	2.28% fixed	until 31/05/2020 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 31/05/2019 then 2% until 31/05/2020	ZBH

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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	2.18% fixed	until 31/05/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.5% APRC	75%	£1,295	No Additional Features	4% until 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	ZBJ
	2.43% fixed	until 31/05/2022 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 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	ZBK

Representative example:

A mortgage of £169,995 payable over 23 years initially on a fixed rate for 2 years at 1.38% and then on our current variable rate of 4.24% for the remaining 21 years would require 24 monthly payments of £733 and 246 monthly payments of £956.

The total amount payable would be £254,523 made up of the loan amount plus interest (£82,738), product fee (£1,295), 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

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	1.51% fixed	until 31/05/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.9% APRC	85%	£1,295	No Additional Features	3% until 31/05/2018 then 2% until 31/05/2019	ZBL
	2.12% fixed	until 31/05/2019 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 31/05/2018 then 2% until 31/05/2019	ZBM
3 Year	1.84% fixed	until 31/05/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.7% APRC	85%	£1,295	No Additional Features	3% until 31/05/2019 then 2% until 31/05/2020	ZBN
	2.63% fixed	until 31/05/2020 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 31/05/2019 then 2% until 31/05/2020	ZBP

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5 Year	2.23% fixed	until 31/05/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.6% APRC	85%	£1,295	No Additional Features	4% until 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	ZBQ
	2.78% fixed	until 31/05/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.6% 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 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	ZBR

Representative example:

A mortgage of £170,000 payable over 30 years initially on a fixed rate for 5 years at 2.78% and then on our current variable rate of 4.24% for the remaining 25 years would require 60 monthly payments of £697 and 300 monthly payments of £815.

The total amount payable would be £286,414 made up of the loan amount plus interest (£116,189), product fee (£0), 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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2 Year	2.29% fixed	until 31/05/2019 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 31/05/2018 then 2% until 31/05/2019	ZBS
	2.83% fixed	until 31/05/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% APRC	90%	£0	£250 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 31/05/2018 then 2% until 31/05/2019	ZBT
3 Year	2.68% fixed	until 31/05/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	3.9% APRC	90%	£0	No Additional Features	3% until 31/05/2019 then 2% until 31/05/2020	ZBU
	2.97% fixed	until 31/05/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% APRC	90%	£0	£250 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 31/05/2019 then 2% until 31/05/2020	ZBV

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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	2.98% fixed	until 31/05/2022 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 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	ZBW
	3.43% fixed	until 31/05/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.0% APRC	90%	£0	£250 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 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	ZBX

Representative example:

A mortgage of £186,890 payable over 28 years initially on a fixed rate for 2 years at 2.83% and then on our current variable rate of 4.24% for the remaining 26 years would require 24 monthly payments of £806 and 312 monthly payments of £942.

The total amount payable would be £313,442 made up of the loan amount plus interest (£126,327), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.1% APRC representative.

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95% 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	3.68% fixed until 31/05/2019 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.2% APRC	95%	£0	Higher Lending Charge paid by Lender	3% until 31/05/2018 then 2% until 31/05/2019	ZBY
3 Year	3.88% fixed until 31/05/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.2% APRC	95%	£0	Higher Lending Charge paid by Lender	3% until 31/05/2019 then 2% until 31/05/2020	ZBZ
5 Year	3.99% fixed until 31/05/2022 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.24% variable	4.2% APRC	95%	£0	Higher Lending Charge paid by Lender	4% until 31/05/2019 then 3% until 31/05/2021 then 2% until 31/05/2022	ZCA

Representative example:

A mortgage of £145,000 payable over 35 years initially on a fixed rate for 2 years at 3.68% and then on our current variable rate of 4.24% for the remaining 33 years would require 24 monthly payments of £614 and 396 monthly payments of £661.

The total amount payable would be £276,941 made up of the loan amount plus interest (£131,476), product fee (£0), valuation fee (£240), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.3% APRC representative.

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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, 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

- All information correct as at 17/02/2017
- 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	WQT

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.

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