

## Our Lowest Ever

Green Mortgage from just

# 2.1%



Whether you are building, buying your first home or if you are moving house it is a huge decision but our mortgage advisors will help you along the journey. We are now offering the lowest ever Green Mortgage starting from just 2.1% for both new and existing mortgage customers. We offer fairness, value and choice with highly competitive fixed rates as well as our low variable mortgage rates.

We have also introduced a new 4 year fixed rate from just 2.15% for new and existing customers borrowing €250,000 or more.

### Our rates options available to you

- ✓ AIB LTV variable rates starting at 2.75%
- ✓ Green fixed rate starting from just 2.1% for B3 to A1 energy rated homes
- ✓ 4 year fixed rate starting from just 2.15%

OWNER OCCUPIER RATES	AIB RATES		
	LTV < 50%	LTV 50% - 80%	LTV > 80%
Variable	2.75%	2.95%	3.15%
1-2 year fixed	2.95%	3.05%	3.15%
3 year fixed	2.35%	2.45%	2.55%
4 year fixed	2.65%	2.75%	2.85%
5 year fixed	2.35%	2.45%	2.55%
7 year fixed	2.95%	3.05%	3.15%
10 year fixed	3.10%	3.20%	3.30%
Green 5 Year fixed	2.10%	2.15%	2.25%
4 year fixed on mortgages of €250,000 or above	2.15%	2.20%	2.30%



Call your dedicated Mortgage Advisor  
**Niamh Farrell on 086 783 0071**



Or you can find out more at [aib.ie/mortgages](https://aib.ie/mortgages)

**Warning: If you do not keep up your repayments you may lose your home.**

**Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.**

**Warning: You may have to pay charges if you pay off a fixed rate loan early.**

**Warning: The cost of your monthly repayments may increase.**

A typical €100,000, 20 year mortgage for an Owner Occupier Residential Property with a 5 Fixed rate of 2.35% and Annual Percentage Rate of Charge (APRC) 2.58%, this includes 60 monthly fixed repayments of €522.40 and 180 variable payments of €537.29. If the interest rate does not vary (based on today's equivalent variable rate of 2.75%) during the term of the mortgage, the total cost of credit i.e. the total amount repayable less than the amount of the loan would be €28,056.20 (inclusive of €215.00 valuation report fees and security release fee of €60.00). The total amount repayable would be €128,056.20. The effect of a 1% increase in the prevailing variable rate (2.75%) will add €38.27 to the 180 monthly variable repayments.

Rates correct as of 26.10.2021. Rate available to new and existing Private Dwelling Home mortgage customers who have 20% deposit or higher, breakage fees may apply. Lending criteria, terms and conditions will apply. Loans not available to people under 18. Security may be required. Valid BER certificate of B3 or higher is required. Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB Mortgage Bank u.c. in relation to the origination and servicing of mortgage loans and mortgages. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. AIB Mortgage Bank u.c. is regulated by the Central Bank of Ireland.