

- Ulster Bank Mortgage Rates Summary effective 04.12.2020 Broker Use Only
- Available for New and Existing Customers – First Time Buyers, Home Movers, Switchers & Retention (except where restriction shown)

Residential Mortgages					
Residential Variable		LTV Rate			Requirements
		<60%	<80%	<90%	
VAR	Loyalty Variable	3.10	3.20	3.60	UB current account holders (to which their main income is paid)
	Variable	3.50	3.70	3.90	Customers may apply for a mortgage at up to 90% LTV
	Standard Variable Rate	4.30			Not available for new business.
	Variable (uFirst)	3.40	3.60		Customer must already hold an existing uFirst account (this account type no longer on sale)
	Variable (uFirst Gold/uFirst Private)	3.35	3.55		Customer must already hold an existing uFirst Gold or uFirst Private account (these account types no longer on sale)
Residential Fixed		LTV <60%	LTV <80%	LTV <90%	Offer End date and Requirements
Customer Type		All	All	All	
2 YR	2 Year Fixed	2.20	2.25	2.40	End Date 31/03/2023
4 YR	Green 4 Year Fixed	2.25	2.35	2.45	End Date 31/03/2025 Available to customers with a BER rating of B2 or better.
4 YR	4 Year Fixed	2.35	2.45	2.55	End Date 31/03/2025
5 YR	High Value 5 Year Fixed	2.20	2.20		End Date 31/03/2026 Min loan amount €250k.
5 YR	5 Year Fixed	2.35	2.45	2.55	End Date 31/03/2026
7 YR	7 Year Fixed	2.80	2.95	3.15	End Date 31/03/2028
10 YR	10 Year Fixed	2.80	2.95	3.15	End Date 31/03/2031

ALL NEW MORTGAGES

- No valuation fees
- Legal Fee Contribution of €1,500 available to all First Time Buyers, Movers & Switchers

Buy To Let Mortgages				
Buy to Let		LTV Rate		Requirements
		<60%	<70%	
Variable		4.50	4.95	
2 Year Fixed		4.50	4.95	End Date 31/03/2023
5 Year Fixed		4.95	5.40	End Date 31/03/2026

- No valuation fees
- Legal Fee Contribution of €1,500 available

- Ulster Bank Mortgage Summary of APRCs effective 04.12.2020 Broker Use Only
- Available for New and Existing Customers – First Time Buyers, Home Movers, Switchers & Retention (except where restriction shown)

Residential mortgages – For reference – To be used in conjunction with table of headline rates

Residential Variable		LTV Rate			Requirements
		<60%	<80%	<90%	
VAR	Loyalty Variable	3.20	3.30	3.70	UB current account holders (to which their main income is paid)
	Variable	3.60	3.80	4.00	Customers may apply for a mortgage at up to 90% LTV
	Standard Variable	4.40			
	Variable (uFirst)	3.50	3.70		Customer must already hold an existing uFirst account (this account type no longer on sale)
	Variable (uFirst Gold/ uFirst Private)	3.40	3.60		Customer must already hold an existing uFirst Gold or uFirst Private account (these account types no longer on sale)
Residential Fixed		LTV <60%	LTV <80%	LTV <90%	Offer End date and Requirements
Customer Type		All	All	All	
2 YR	2 Year Fixed	3.30	3.50	3.70	End Date 31/03/2023
4 YR	Green 4 Year Fixed	3.10	3.30	3.40	End Date 31/03/2025 Available to customers with a BER rating of B2 or better.
4 YR	4 Year Fixed	3.10	3.30	3.50	End Date 31/03/2025
5 YR	High Value 5 Year Fixed	3.00	3.10		End Date 31/03/2026 Min Loan amount €250k.
5 YR	5 Year Fixed	3.00	3.20	3.40	End Date 31/03/2026
7 YR	7 Year Fixed	3.20	3.30	3.50	End Date 31/03/2028
10 YR	10 Year Fixed	3.00	3.20	3.40	End Date 31/03/2031

ALL NEW MORTGAGES

- No valuation fees
- Legal Fee Contribution of €1,500 available to all First Time Buyers, Movers & Switchers

Buy to let mortgages – For reference – To be used in conjunction with table of headline rates

		LTV Rate		Requirements
		<60%	<70%	
<u>Buy to Let</u>				
BTL	Variable	4.80	5.20	
	2 Year Fixed	4.60	4.70	End Date 31/03/2023
	5 Year Fixed	4.90	5.10	End Date 31/03/2026

- No valuation fees
- Legal Fee Contribution of €1,500 available