

AIB Mortgage Information Evening with Sherry FitzGerald Estate Agents on March 20th 2013 in AIB Sandyford, Blackthorn Road from 5.30 - 7.30pm.

Come along to our mortgage
information evening and let us
help you get “mortgage ready”

Drop into AIB Sandyford • 01 2885774 • aib.ie



WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT. THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

Note: The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate. If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995 (you can seek this insurance through us or from other sources). Maximum loan to value of Owner Occupier Residential Properties 92 % of purchase price or valuation whichever is lower. Normal Lending levels are subject to monthly repayment burden, typically not exceeding c.35 % of borrowers disposable income and will vary according to individual circumstances. Loan requests considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates). Loans not available to people under 18. Mortgage loans by their nature require to be secured by a mortgage and charge on the subject property. A typical €100,000 20 year Variable interest rate mortgage for an Owner Occupier Residential Property with LTV greater than 80 % will have monthly repayments of €644.66 APR 4.83 %. If the APR does not vary during the term of the mortgage, the total cost of credit i.e. total amount repayable less the amount of the mortgage, would be €54,718.40. The effect of a 1 % increase in interest rates for such a mortgage will add €55.30 to monthly repayments. Surcharge Interest Arrears attract surcharge interest at 6 % per annum in addition to the interest rate that applies to the loan. Lending criteria, terms and conditions apply. Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB Mortgage Bank in relation to origination and servicing of mortgage loans and mortgages. AIB Mortgage Bank and Allied Irish Banks, p.l.c. are regulated by the Central Bank of Ireland.