





Residential Homeloan Rates									
Lender Comparison									
Variable Rates									
	Standard Rates	Current Account Offer Rates		Standard Rates	1 Year Discount Rate		Standard Rates		Standard Rates
<50% LTV	3.20%	3.00%		3.70%	3.20%		2.75%		3.10%
<60% LTV	3.20%	3.00%		3.80%	3.30%		2.95%		3.25%
<70% LTV	3.25%	3.00%		3.90%	3.40%		2.95%		3.30%
<80% LTV	3.25%	3.05%		4.00%	3.50%		2.95%		3.60%
<90% LTV	3.50%	3.30%		4.20%	3.71%		3.15%		3.90%
Standard Variable Rate	4.25%			4.50%			3.15%		N/A
Fixed Rates									
	Standard Rates	Current Account Offer Rates		Standard Rates	Mortgage >€250,000		Standard Rates		Standard Rates
1 Year <90% LTV	2.70%	2.50%		3.20%(3.30% @ >80%			3.20%		N/A
2 Year <60% LTV	2.70%	2.50%		3.20%	3.20%		3.20%		N/A
2 Year 60% - 80% LTV	2.75%	2.50%		3.30%	3.30%		3.20%		N/A
2 Year 80% - 90% LTV	2.80%	2.60%		3.60%	3.60%		3.20%		N/A
3 Year <60% LTV	2.75%	2.55%		3.05%	2.95%		3.20%		3.20%
3 Year 60% - 80% LTV	2.80%	2.60%		3.10%	3.00%		3.20%		3.20%
3 Year 80% - 90% LTV	2.85%	2.65%		3.15%	3.15%		3.20%		3.35%
4 Year	N/A	N/A		N/A	N/A		3.30% (<90% LTV)		N/A
5 Year <60% LTV	2.80%	2.60%		3.15%	3.05%		3.30%		3.45%
5 Year 60% - 80% LTV	2.85%	2.65%		3.20%	3.10%		3.30%		3.50%
5 Year 80% - 90% LTV	3.00%	2.80%		3.25%	3.25%		3.30%		3.55%
7 Year <60% LTV	N/A	N/A		N/A	N/A		3.50%		N/A
7 Year 60% - 80% LTV	N/A	N/A		N/A	N/A		3.50%		N/A
7 Year 80% - 90% LTV	N/A	N/A		N/A	N/A		3.50%		N/A
10 Year <60% LTV	3.25%	3.05%		N/A	N/A		N/A		N/A
10 Year 60% - 80% LTV	3.40%	3.20%		N/A	N/A		N/A		N/A
10 Year 80% - 90% LTV	3.95%	3.75%		N/A	N/A		N/A		N/A
Notes									
<div>- The above rates do not constitute an offer and are subject to underwriting and acceptance by the mortgage lending banks</div> <div>- KBC's revised rates, set out above, come into effect on the 3rd of Septmeber 2018</div> <div>- All other rates noted are correct as of 11/07/2018</div> <div>- All rates quoted in this guide are from publicly available resources and Fiduciam accepts no responsibility or liability for this information</div> <div>- This information does not constitute advice, for current information and advice please contact Fiduciam - Financial Planning.</div>									

If you want advice on your current mortgage or if you are looking for a new mortgage please contact us:

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Warnings Under the Consumer Credit Act 1995 and the Consumer Protection Code 2012

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

VARIABLE RATE HOMELOAN: THE REPAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

IF YOU CHOOSE AN ENDOWMENT LOAN, AND THE INSURER DOES NOT GUARANTEE THAT THE PROCEEDS OF THE POLICY WILL BE ENOUGH TO
WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME

IF YOUR MORTGAGE IS EVER ON A VARIABLE RATE:

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

IF YOUR MORTGAGE IS EVER ON A FIXED RATE:

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

IF YOUR MORTGAGE IS ON AN INTEREST ONLY TERM:

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD.

WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID