



FINANCE IRELAND

Residential Mortgages



**A refreshing approach
to mortgages**

Welcome to Finance Ireland Residential Mortgages

Finance Ireland Ltd is a privately owned financial services Group and Ireland's largest non-bank lender. We have businesses that specialise in Residential Mortgages, Commercial Mortgages, Motor Finance, Asset Finance and Leasing and Agri Finance.

Established in 2002, we're here to offer something different to people looking to buy a home – a lender that looks at every case on its merits and treats every customer as an individual. It's just the Finance Ireland way.



A refreshing approach to mortgages

We do things a little differently at Finance Ireland. There's no 'credit-scoring' or complicated models used to assess your application – we look at every case on its own individual merits - even where your situation might not be typical of most.

We're about doing our best to provide mortgages that have a little more flexibility and, by being flexible, we've been able to help people in ways not every lender can. So, whether you're a first-time buyer, on the move, looking to switch or buying an investment property, Finance Ireland are here to help you achieve your goals.

Our home mortgages

- Borrow up to 90% LTV for first time buyers, 80% for movers and 70% for investors.
- Terms between 5 and 35 years available (investors have a maximum term of 25 years)
- Range of competitive fixed and variable rates available.

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Things we're famous for

Even though we have a wide range of mortgages available, there are a few areas where we really stand out from the crowd.

Self-employed?

At Finance Ireland we've taken the time to really understand the swings and roundabouts of being self-employed and have built a mortgage to match.

We're all about looking at the real strength of your business, not just what you pay yourself, leading to great outcomes for our customers. And we like to do things quickly too – you won't be hanging around wondering about the status of your application.

Looking to refinance?

Many people like to borrow a little more when switching their mortgage. We've focused on making the process and the paperwork as hassle-free as possible. Not only that, if you're finding your disposable income being eaten up by short term debts, we could help you consolidate it into one more affordable payment as part of your switch.

Previous credit issues?

We don't believe the past should define the future. That's why we've created a mortgage specifically for people with a less than perfect credit history. If your credit issues are behind you but your history is holding you back, talk to your mortgage broker who will explain your options to you.

Buying an investment property?

Whether it's your first investment property or you're adding to an existing portfolio, our criteria are designed to make your investment work for you. Our team are highly experienced, delivering innovative solutions on everything from single transactions through to complex multi-property deals.



Talk to your mortgage broker

Our mortgages are available exclusively through appointed mortgage brokers. You can find a broker near you on our website:

financeireland.ie

Important regulatory notices

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

CONSUMER CREDIT ACT 1995 (AS AMENDED) NOTICES

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

Where the interest rate for the loan is variable:

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

Where the loan is to consolidate debts:

Warning: This new loan may take longer to pay off than your previous loans. This means you may pay more than if you paid over a shorter term.

Where a variable interest rate applies to the loan:

Warning: The cost of your monthly repayments may increase.

Where a fixed interest rate applies to the loan:

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

Where the loan has an interest-only period:

Warning: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Lending criteria, terms and conditions will apply. Mortgage approval is subject to assessment of suitability and affordability. A typical mortgage to buy your home of €100,000 over 20 years with 240 monthly instalments costs €585.11 per month at 3.60% variable (Annual Percentage Rate of Charge (APRC) 3.75%). The APRC is inclusive of €150 Valuation Fee; an Arrangement Fee of €500 for Buy to Let and Enhance applications and a Mortgage Charge of €175 paid to the Property Registration Authority. Additional fees may apply on a case by case basis. The total amount you pay is €142,410.60. We require property and life insurance. You mortgage your home to secure the loan. Maximum loan is generally 3.5 times gross annual income and 80% of the property value (90% of the property value for First Time Buyers and 70% for Buy to Let applications). A 1% interest rate rise would increase monthly repayments by €49.21 per month. The cost of your monthly repayments may increase – if you do not keep up your repayments you may lose your home.



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Finance Ireland Credit Solutions DAC trading as Finance Ireland Residential Mortgages, Finance Ireland Leasing
Finance Ireland Commercial Mortgages, Finance Ireland Agri is regulated by the Central Bank of Ireland.

Company registration number 549222. Registered address 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53, Ireland.

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