



permanent tsb

Customers facing challenging times

How we can help
Mortgages (Buy to Let Loan)

This document is intended for use by former
Ulster Bank mortgage customers whose
mortgage transferred to permanent tsb.

Our commitment to customers

In these difficult economic times, falling behind on your repayments can happen.

Our commitment is that we will work with you to try to find a way to help make your repayments a little more manageable. So if you are in arrears, or worried that you soon might be, talk to us before a small problem becomes a big one.

It is really important that you get in contact with us as early as possible. This will give us both the best chance to work together on a solution. In this leaflet, you'll find useful contact numbers and some key information that you'll need to know about the fees and charges applicable to non-home loan mortgage accounts that are in arrears.

If you are in arrears on your home loan mortgage, please pick up a copy of our Mortgage Options brochure in branch.



How we can help

We have a dedicated team in place that will help you to start resolving your arrears issue.

To start with we will review your financial situation so that we can better understand your individual circumstances. We'll then assess this against the alternative repayment options that we have available and will recommend the option that we think will best suit you. We will then set this up with you and communicate with you regularly on your progress in clearing the arrears balance.

Simply talk to us in branch or call our dedicated team.



Mortgages (Buy to Let Loan)

- » A charge of €10 will be applied to your mortgage account for all unpaid Direct Debits/Cheques.
- » For non-residential and commercial mortgages, additional interest may be applied under the mortgage conditions against the outstanding arrears balance which is, at present, at an annual rate of 3% above the current interest rate on the mortgage.
- » Further information on fees and charges can be found on our website at www.permanenttsb.ie or alternatively please contact your branch or call our dedicated team.

MISSED MORTGAGE REPAYMENTS AND ARREARS ON YOUR ACCOUNT WILL BE REPORTED TO THE CENTRAL CREDIT REGISTER (CCR), AS REQUIRED BY LAW. THIS MAY AFFECT YOUR FUTURE ABILITY TO BORROW.

Useful Numbers

We have consultants in every branch who will be pleased to talk you through your options. Alternatively you can call us directly on:

Customers in arrears:

0818 200 120 or +353 61 232 717

Lines open Monday to Friday 8.45am - 6pm
(excluding Bank Holidays)

Or, if you're not in arrears on your mortgage but are worried that you may soon be, call us on

0818 200 120 or +353 61 232 717

Lines open Monday to Friday 9am - 5pm
(excluding Bank Holidays)

You may also wish to contact the Money Advice & Budgeting Service (MABS) for independent financial advice. MABS is a national, confidential and independent service for people in debt or in financial difficulty. Contact 0818 07 8000, 9am - 8pm, or visit their website at www.mabs.ie

permanent tsb p.l.c. is regulated by the Central Bank of Ireland.

Important information

Call us on

0818 200 120

or +353 61 232 717

Drop in to any

permanent tsb branch

Or visit

permanenttsb.ie