

**Rate Option Comparison**

The below table will provide you with information on the rate options available to you which will support your decision.

**Amount:** €240,000.00

**Loan To Value (LTV):** 69%

**Term:** 32 Years

**Application Number:** 90901014

Product Description	Borrowing Rate %	Initial Repayment Amount €	Repayment Amount (3.8%*) after Fixed Rate €	Annual Percentage Rate of Charge (APRC) %	Overall Amount Payable € **	Cashback at drawdown***  (Subject to Limitations) €
60-70% Home Loan						
2 Year Fixed New Business Home Loan (>60% & <=80% LTV)	3.10%	€986.18	€1,076.11	3.8%	€411,470.81	€4,800.00
3 Year Fixed New Business Home Loan (>60% & <=80% LTV)	2.95%	€966.45	€1,071.97	3.7%	€408,182.84	€4,800.00
4 Year Fixed New Business Home Loan (>60% & <=80% LTV)	2.25%	€877.33	€1,057.70	3.5%	€397,896.15	€0.00
5 Year Fixed New Business Home Loan (>60% & <=80% LTV)	3.00%	€973.00	€1,066.57	3.6%	€404,342.26	€4,800.00
7 Year Fixed New Business Home Loan (>60% & <=80% LTV)	3.00%	€973.00	€1,060.59	3.5%	€400,257.84	€4,800.00

**\*\*\*Lump Sum Cashback Exclusions**

- The 2% cashback at drawdown offer is not available for Homeloan borrowers porting a tracker, negative equity or refinancing an existing PTSB mortgage.
- The 2% cashback at drawdown offer is not available for borrowers purchasing a Buy to Let Property
- The 2% cashback at drawdown offer is not available on the 4 Year Fixed Rate products.

Note: Cashback is only available on loans approved by Dec 31st 2021.

\*NOTE - all rates will roll off to the same managed variable rate applicable to the LTV ratio of the loan which applied at the date of advance.

\*\*Warning: The overall amount payable assumes the Loan runs full term and interest rates that currently prevail are available for the term of the loan

- The information provided is only for comparative purposes and is not an offer.
- In the case of a Split Loan, this information is for one part of the split loan only. You will need to combine all loan account comparisons to provide you with your overall repayment amount for the full split loan.
- Please note additional fees may apply depending on your rate choice for example a Fixed Rate Breakage fee.
- An overview of Fees is included in the 'Term & Conditions and Personal and Business Banking Charges' brochure. A full breakdown of costs associated with the loan can be found in the European Standardised Information Sheet provided to you with Approval In Principle & Letter of Approval
- Please note the 'Overall Amount Payable' and 'APRC' does not include a 'Final Valuation Fee' where applicable until after you receive an Approval In Principle.