

# EBS Mortgage key features

Whether you're a first time buyer or next time buyer, EBS has a very competitive mortgage product to assist you in purchasing your home. Come talk to your local EBS Office and let EBS help you find a mortgage that suits your needs.

## Key Features and Eligibility requirements:

- ✓ Competitive interest rates including Variable relative to your loan to value and Fixed rates
- ✓ For customers who are unsure of what type of rate to select, EBS provide the option of splitting the loan amount in two, so you can avail of both the variable interest rate on a portion of the loan and a fixed interest rate on the remaining portion of the loan
- ✓ Up to 90% Loan To Value (LTV) available for first time buyers
- ✓ Max LTV of 80% for one bedroom properties
- ✓ Repayment term up to 35 years, subject to the age of borrowers
- ✓ You will need to be over 18 and security will be required before you can obtain a mortgage
- ✓ What you can borrow will also depend on what you can comfortably afford to repay monthly. This typically should not exceed 35% of your disposable income, however this may vary according to individual circumstances
- ✓ If you take a Mortgage with a fixed rate of at least one year and decide to repay whole or part early or if you convert to a variable interest rate or if you change to another fixed interest rate, you may incur an early breakage cost payable to EBS d.a.c.
- ✓ You will require Mortgage Protection Insurance which can be arranged via EBS or you may purchase this through another Insurance company
- ✓ Keep in mind you will also need money for Valuation fees (you will need to use a valuer from the EBS Residential Mortgage Valuers panel), Legal fees, maybe a Surveyor and Stamp Duty fees. Also remember possible repairs and decoration costs on your new home



EBS d.a.c. is registered in Ireland No. 500748.

EBS d.a.c. has its registered office at 10 Molesworth Street, Dublin 2, D02 R126, Ireland.

EBS d.a.c. is regulated by the Central Bank of Ireland.

MTG444 04.22 EAA