

EBS Green 4 Year
Fixed Rate Mortgage
Switcher Offer
Brochure and
Application Form

€3000 cash if you're a Switcher and drawdown on the EBS Green 4 Year Fixed Rate Mortgage.

NO FUSS: Cash straight to your mortgage payment account.

NO HASSLE: Mortgage meeting anytime. Before work, after work and weekends.

THE EBS GREEN 4 YEAR FIXED RATE MORTGAGE SWITCHER OFFER

- EBS Green 4 Year Fixed Rate Mortgage Switcher offer means that we will pay you €3000 when you move to us and drawdown on the EBS Green 4 Year Fixed Rate Mortgage. We'll pay €3000 into the current account you use for mortgage repayments within two months of you taking out the EBS Green 4 Year Fixed Rate Mortgage.

TO GET THE EBS GREEN 4 YEAR FIXED RATE MORTGAGE SWITCHER OFFER

- You must be a mortgage customer with another lender switching your Private Dwelling House (PDH) mortgage (and any additional money above the existing mortgage) to the EBS Green 4 Year Fixed Rate. For information on this rate visit www.ebs.e/mortgages/green-mortgage.
- Your property is in Ireland.
- You've sent a completed and signed EBS Green 4 Year Fixed Rate Mortgage Switcher offer Application Form, and we've accepted it.
- You have a direct debit set up on the current account you will use to pay the EBS Green 4 Year Fixed Rate Mortgage repayments. This account does not have to be with EBS.
- Your mortgage loan is taken out between 10 March 2023 and 31 December 2025.

THE EBS GREEN 4 YEAR FIXED RATE MORTGAGE SWITCHER OFFER IS NOT AVAILABLE IF:

- You're switching a Buy to Let (BTL) mortgage or holiday home.
- You're already an EBS mortgage customer, including if you are moving home, transferring the title, or topping up a mortgage that you already have with us.
- You're a customer who's switching to the EBS Green 4 Year Fixed Rate mortgage and you receive the EBS up to 3% Back in Cash offer on any part of the mortgage loan.
- Your mortgage was taken out before 10 March 2023 and 31 December 2025.
- The EBS Green 4 Year Fixed Rate Mortgage Switcher offer of €3000 is not available on any other mortgage product when you switch to EBS. It's only available to Switchers who draw down the EBS Green 4 Year Fixed Rate Mortgage.

IMPORTANT INFORMATION

- If you have a tracker mortgage with another lender you will lose that tracker mortgage if you switch your mortgage to us, so we recommend that you get independent legal and financial advice on this application.
- The advantage of the offer is that we'll pay the EBS Green 4 Year Fixed Rate Mortgage Switcher offer of €3000 into the current account you use for mortgage repayments within two months of taking out the mortgage on the EBS Green 4 Year Fixed Rate Mortgage.
- A disadvantage is that this offer is not available on any other mortgage product when you switch to EBS. It is only available to Switchers who take out an EBS Green 4 Year Fixed Rate Mortgage.
- If you take out a mortgage with a fixed rate of at least one year and decide to repay all or part of it early, if you change to a variable interest rate, or, if you change to another fixed interest rate, we may charge you an early breakage fee. You can find information about how we calculate and when we charge this early breakage charge by visiting www.ebs.ie/mortgages/home-mortgages-regulatory-information and then selecting 'Our mortgage interest rate options'.
- You will need to have mortgage protection cover which can be arranged through us or you may get it through an Insurance company.
- Keep in mind you will also need money for a valuation fee (you will need to use a valuer from the EBS Residential Mortgage Valuers panel), legal fees, maybe a surveyor and stamp duty. Also remember possible repairs and decoration costs on your new home.

OUR EBS GREEN 4 YEAR FIXED RATE MORTGAGE SWITCHER OFFER TERMS AND CONDITIONS ARE AS FOLLOWS:

- The EBS Green 4 Year Fixed Rate Mortgage Switcher offer of €3000 is specifically for customers who have a mortgage with another lender and switch to take out the EBS Green 4 Year Fixed Rate Mortgage.
- Customers switching to EBS Green 4 Year Fixed Rate Mortgage who receive the EBS up to 3% Back in Cash offer on any part of the mortgage loan cannot receive the EBS Green 4 Year Fixed Rate Mortgage Switcher offer.
- We need to receive and accept your signed EBS Green 4 Year Fixed Rate Mortgage Switcher offer Application Form and a Home Loan Interest Rate Application Form.
- The EBS Green 4 Year Fixed Rate Mortgage Switcher offer of €3000 will be paid within two months after you take out the EBS Green 4 Year Fixed Rate Mortgage.
- By signing the EBS Green 4 Year Fixed Rate Mortgage Switcher offer Application Form and the Home Loan Interest Rate Application Form, you are applying for the EBS Green 4 Year Fixed Rate Mortgage with the understanding that you cannot have the EBS up to 3% Back in Cash offer when you take out the mortgage.
- Whether or not you take up the EBS Green 4 Year Fixed Rate Mortgage Switcher offer of €3000, the cost of your mortgage credit will remain the same.
- You may want to seek independent financial advice before taking out this offer.
- We reserve the right to amend, withdraw or terminate the offer or substitute the offer with another or alter the specification of the offer without prior notice. Should the offer be amended, terminated, or withdrawn, we will try to inform all affected customers and provide a similar alternative offer that meets with our regulatory obligations.

LET'S TAKE AN EXAMPLE

A couple decides to switch their mortgage to EBS and choose the EBS Green 4 Year Fixed Rate Mortgage. Because they are switching to EBS and meet the criteria of both the EBS Green 4 Year Fixed Rate Mortgage Switcher offer and the EBS Green 4 Year Fixed Rate Mortgage criteria, they can benefit from receiving €3000.

They set up a direct debit on their current account that could be used for the mortgage repayment.

The drawdown takes place between 10 March 2023 and 31 December 2025.

That means they receive €3000, paid into the current account funding the mortgage at drawdown which can be used to help cover their costs.



EBS GREEN 4 YEAR FIXED RATE MORTGAGE SWITCHER OFFER APPLICATION FORM

If you want to apply for the EBS Green 4 Year Fixed Rate Mortgage Switcher offer as detailed in the attached EBS Green 4 Year Fixed Rate Mortgage Switcher offer brochure, please complete, and sign this Green 4 Year Fixed Rate Mortgage Switcher offer Application Form and return it to your EBS office, together with a completed EBS Mortgage Application Form and the appropriate supporting mortgage documentation.

DECLARATION SECTION

I/We confirm that:

- I/We have read and understood the eligibility criteria and the terms and conditions of the Green 4 Year Fixed Rate Mortgage Switcher offer.
- In the event that I/we have a tracker mortgage with another lender then I/we understand that I/we will lose my/our entitlement to a tracker mortgage rate.
- I/We have been recommended to seek independent legal and financial advice in respect of this application.
- I/We confirm that I/we are completing this Green 4 Year Fixed Rate Mortgage Switcher offer Application Form in conjunction with the EBS Mortgage Application Form which details the terms and conditions of the mortgage loan including the warnings, declarations, authorisations, and consents.
- I/We understand that the mortgage loan is subject to eligibility criteria and lending terms and conditions and that the security and appropriate insurances are required.
- I/We understand that the Green 4 Year Fixed Rate Mortgage Switcher offer is only available to customers who switch their mortgage, from another lender, to the EBS Green 4 Year Fixed Rate Mortgage. I/We understand that it is not available to existing customers.
- I/We understand that the EBS up to 3% Back in Cash offer is not available with the Green 4 Year Fixed Rate Mortgage Switcher offer. If I/we have received the EBS up to 3% Back in Cash offer on any portion of our mortgage loan that I/we are switching, then I/we are not entitled to the Green 4 Year Fixed Rate Mortgage Switcher offer of €3000. For more information contact your Mortgage Master.
- I/We have received the EBS Terms of Business.

1st APPLICANT

Borrower Name (Print Name)

Signature of Borrower

Date

2nd APPLICANT (if any)

Borrower Name (Print Name)

Signature of Borrower

Date

This section is to be completed by the Mortgage Master

Mortgage Loan Account Number: _____

Mortgage Advisor Name: _____

Mortgage Advisor Signature: _____

Office: _____

IMPORTANT INFORMATION

WARNING: If you do not keep up your repayments you may lose your home.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit, a hire-purchase agreement, a consumer-hire agreement or a BNPL agreement in the future.

WARNING: The cost of your monthly repayments may increase.

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

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

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

If you cancel or make a claim for reimbursement of a direct debit repaying your mortgage account, and fail to make alternative arrangements for payment, your account will go into arrears.

The amount you can borrow depends on how much you can afford to repay, typically no more than 35% of your disposable income but will depend on your individual circumstances. Factors considered include your income, financial status and evidence of your ability to repay (including capacity to repay at higher interest rates). Maximum loan amount is 90% of the purchase price or valuation whichever is lower. Minimum loan amount is €25,000. Loans not available to people under 18. You must provide proof of income. Mortgage loans must be secured on the property. The property must be within the Republic of Ireland. Mortgage protection and home insurance are required. You must pay for a valuation of your property, this must be carried out by a valuer on our panel of valuers and must be dated within 4 months of drawdown. Legal fees will apply, these fees will be determined by negotiation with your solicitor.

A typical € 100,000, 20 year mortgage for an Owner Occupier Residential Property with LTV greater than 80% will have a variable interest rate of 4.15% and APR 4.3%*, and 240 monthly repayments of €613.91. If the APR does not vary during the term of the mortgage, the total cost of credit i.e. the total amount repayable less than the amount of the loan would be €47,554.23, (inclusive of valuation report fees of €215.00). The total amount repayable would be €147,554.23. The effect of a 1% increase in interest rates for such a mortgage will add €54.36 to the monthly repayments. Note: The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate. If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995. Maximum loan to value of Owner Occupier Residential Properties - 90% of purchase price or valuation whichever is lower. Up to 80% loan to value is available for a studio apartment valued at €275,000 or above or a one-bedroom property. Lending levels are subject to monthly repayment burden, typically not exceeding c. 35% of borrower's disposable income and will vary according to individual circumstances. Mortgage loan requests are considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates). Loans not available to people under 18. Mortgage loans are secured by a first legal mortgage/charge over your property. The property must be within the Republic of Ireland.

*Some costs are not known to us and are therefore not included in the annual percentage rate of change (APRC). These costs are detailed in the Letter of Offer. The costs associated with a BER certificate are not known to us. Your assessor will tell you how much this costs. The APRC is the total cost of the loan expressed as an annual percentage. The APRC is provided to help you compare different offers.

Lending criteria, terms & conditions apply. EBS d.a.c. is regulated by the Central Bank of Ireland. This offer is valid until 31st December 2025.

Get in touch

Call us 0818 654322
Drop in to any branch
Visit ebs.ie/mortgages

