



8th November 2018

EBS extends 2% back in cash offer for new mortgage customers

- 2% back in cash available to customers taking out fixed or variable rate mortgages on Private Dwelling Houses
- €6,000 back in cash on a €300,000 mortgage, €8,000 on a €400,000 mortgage
- Mortgage Masters help people achieve their dream of home ownership

EBS today (Thursday 8th 2018) announced the extension of the 2% back in cash offer to 31st December 2019 for new mortgage customers.

The 2% back in cash offer means that eligible customers, including switchers, will continue to receive €2,000 back for every €100,000 in new mortgage borrowing drawn down.

EBS Chief Executive Des Fitzgerald said *“The extension of the back in cash offer along with EBS’s low fixed mortgage interest rates of 3% for 1-5 years, means that first time buyers and customers who choose EBS for their Mortgage have an excellent value proposition in helping them find their home.*

The extension to the end of December 2019 means buyers of new builds have the confidence of knowing that cashback will be available to them when they go to draw their Mortgage.

Our team of Mortgage Masters in 70 communities across Ireland work with people every day to help them get closer to that goal of home ownership”.

The offer of 2% back in cash is available to customers taking out fixed or variable rate mortgages on Private Dwelling Houses, including first time buyers, customers moving to a new home, and customers who wish to switch their mortgage to EBS.

*If an existing customer is already on a fixed rate and wants to avail of the new rates an early breakage cost may apply.

ENDS

Notes to Editors:

The EBS Private Dwelling House Fixed and Variable Mortgage Rates are summarised below:

EBS Private Dwelling House Fixed Mortgage Rates	
1 Year Fixed	3.00%
2 Year Fixed	3.00%
3 Year Fixed	3.00%
4 Year Fixed	3.00%
5 Year Fixed	3.00%

EBS Private Dwelling House Variable Mortgage Rates	
*LTV <=50%	3.30%
*LTV >50% - <=80%	3.50%
*LTV >80%	3.70%
Standard Variable Rate (SVR)	3.70%

* Loan to Value New Business

- EBS was established in 1935 by Alex McCabe and a small group of teachers working together to help each other buy their family homes. The EBS purpose to help families get on in life still continues today.
- EBS has 70 offices nationwide. Our agents are embedded in the communities in which they work. We strive to have a positive impact in the areas where our customers live and work.
- The EBS 'Mortgage Masters' campaign showcases the focus, dedication and expertise of its mortgage advisers. The campaign reflects EBS positioning as a challenger brand.

Further information:

Further information:

Stephen O'Shea, Tel: 01 772 0456 or 087 094 1077. Email: stephen.p.o'shea@aib.ie

Paddy McDonnell, Tel: 01 641 2869 or 087 739 0743. Email: paddy.x.mcdonnell@aib.ie