



16th October 2019

EBS extends Back in Cash offer for new mortgage customers

- **Up to 3% Back in Cash available to customers taking out fixed or variable rate mortgages on Private Dwelling Houses**
- **€7,500* Back in Cash on a €250,000 mortgage, €12,000** on a €400,000 mortgage**
- **EBS Mortgage Masters help people achieve their dream of home ownership**

EBS has announced the extension of the 3% Back in Cash offer to 31st December 2020 for new mortgage customers.

The 3% Back in Cash offer (2% at drawdown and an additional 1% in Year 5) means that eligible customers, including switchers, will continue to receive €3,000 back for every €100,000 in new mortgage borrowing drawn down.

EBS Chief Executive Des Fitzgerald said *“EBS are delighted to announce the extension of its Back in Cash offer, which combined with EBS’s low fixed mortgage interest rates of 3% for 1-5 years, provides a powerful combination for our customers.*

“Our team of Mortgage Masters in 70 communities across Ireland work with people every day to help them realise their home ownership goal”.

The offer of up to 3% 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. Customers must drawdown the mortgage loan between 1st January 2019 and 31st December 2020.

ENDS

Notes to Editors:

*€5,000 back in cash at drawdown of mortgage of €250,000 and €2,500 back in cash year 5, and

** €8,000 back in cash at drawdown for mortgage of €400,000 and €4,000 back in cash year 5.

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) – Existing Customers	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 advisors. The campaign reflects EBS positioning as a challenger brand.

ENDS