

**Bank of Scotland (Ireland)**  
**Home Loans Product & Rate Guide**  
 7th March 2008



**Standard Tracker**

Loan Amount	LTV	Rate	Interest Rate	APR
>€500k	<=60%	ECB + 0.70%	4.70%	4.80%
	>60% <= 80%	ECB + 0.83%	4.83%	4.94%
	>80%	ECB + 1.00%	5.00%	5.12%
<= €500k	<=60%	ECB + 0.70%	4.70%	4.80%
	>60% <= 80%	ECB + 0.85%	4.85%	4.96%
	>80%	ECB + 1.05%	5.05%	5.17%

NEW: PDH Switcher loans greater than €500,000 and up to 95% receive €1,000 towards Legal fees

Note: Loan Amount for Further Advance is based on Total Loan Borrowing

**Fixed\* (No Legal Fees paid)**

Loan Amount	Max LTV	Product	Rate	APR (varies)	End Date
All	95%/100%(FTB only)	End Date March 2009	4.75%	5.09%	31-Mar-09
		End date March 2010	4.99%	5.11%	31-Mar-10
		End date March 2011	4.89%	5.08%	31-Mar-11
		End date March 2013	5.19%	5.21%	31-Mar-13

Note: Rates are available to Switcher, Mover, FTB, and Further Advance Applications.

\*Reversion rate 5.00% variable

**Fixed\* (€1,000 towards Legal Fees, PDH Switchers Only)**

Loan Amount	Max LTV	Product	Rate	APR (varies)	End Date
All	95%	End date March 2010	5.19%	5.16%	31-Mar-10
		End date March 2011	5.29%	5.21%	31-Mar-11
		End date March 2013	5.39%	5.32%	31-Mar-13

Note: Fixed Rates are available to PDH Switcher only.

\*Reversion rate 5.00% variable

**Buy to Let Tracker\***

Total Borrowing	LTV	Rate	Interest Rate	APR
>€500k	<=75%	ECB + 0.85%	4.85%	4.96%
	>75% <= 80%	ECB + 0.90%	4.90%	5.01%
	>80%	ECB + 1.10%	5.10%	5.22%
<=€500k	<=75%	ECB + 1.00%	5.00%	5.12%
	>75% <= 80%	ECB + 1.05%	5.05%	5.17%
	>80%	ECB + 1.25%	5.25%	5.38%

\*Preferential Rates based on ticket size are calculated based on the total loan amounts (including PDH)

**BTL Fixed\***

Loan Amount	Max LTV	Product	Rate	APR (varies)	End Date
All	As per BTL criteria	End date March 2010	4.99%	5.11%	31-Mar-10
		End date March 2011	4.89%	5.08%	31-Mar-11
		End date March 2013	5.19%	5.21%	31-Mar-13

\*Reversion rate: Fixed Rate Reversion Rate Currently 5.00%

# Home Loans Product & Rate Guide

22nd October 2007



## First Time Buyer Tracker

Max Loan Amount	LTV	Rate	Interest Rate	Interest Only
500k	100% max	ECB + 1.05%	5.05%	6-24 month interest only start option on all loan size mortgages

## LOS Tracker\* (Interest Only / Capital & Interest, No Discount)

Rates applicable to Switcher, Mover, Further Advance & FTB

Loan Amount	LTV	Rate	Interest Rate	APR
All loan sizes	<=60%	ECB + 1.25%	5.25%	5.38%

NEW: PDH Switcher loans greater than €500,000 with above LTV receive €1,000 towards Legal fees

Note: Loan Amount for Further Advance is based on Total Loan Borrowing.

Rate applicable to Switcher, Mover and Further Advance Applications. Not available for BTL.

## Interest Only Parameters

LTV	Interest Only Option
<b>Switcher/Mover</b>	
<=80%	Repayment Plan - Interest Only Term Available No Repayment Plan - Max 10 years Interest Only Period
>80%<=85%	Max 5 years Interest Only Option
>85%<=95%	Max 6 months Interest Only Option
<b>First Time Buyer</b>	
<=100%	6-24 months Interest Only Option
<b>Buy to Let Professional Investor (Multi Property)</b>	
<=80%	Interest Only Term Max 30 years
<b>Buy to Let High Earner (single income 60k plus, joint earners 80k plus)</b>	
<=80%	Interest Only Term Max 30 years
>80%<=90%	Max 5 years Interest Only Option

## Standard Variable Rate\*

Loan Amount	Max LTV	Rate	Interest Rate	APR
N/A	95%	5.24%	5.24%	5.37%

\* Rates are applicable to Switcher, Mover, FTB and Further Advance PDH Applications