









residential home loan & buy to let interest rate comparison - Gross Rates

| Provider |  | KBC CA Offer Rates* Rates below are inclusive of discount |  |  |  |  |  |  |  | | |
|--|---|--|---|--|---|---|---|---|---|--------|-------|
| Residential Homeloan Rates | | | | | | | | | | | |
| Maximum LTV | 90% | 90% | 90% | 90% | 90% | 90% | 90% | 90% | 90% | 90% | |
| Variable | | | | | | | 1yr Disc | | C/A | | |
| <50% | 3.20% | 3.00% | 3.10% | 3.10% | 3.30% | 3.90% | 3.70% | 3.20% | 3.50% | 3.00%^ | 3.10% |
| <60% | 3.25% | 3.05% | 3.30% | 3.30% | 3.50% | 3.90% | 3.80% | 3.30% | 3.50% | 3.00%^ | 3.25% |
| <70% | 3.30% | 3.10% | 3.30% | 3.30% | 3.50% | 4.20% | 3.90% | 3.40% | 3.70% | 3.10%^ | 3.30% |
| <80% | 3.30% | 3.10% | 3.30% | 3.30% | 3.50% | 4.20% | 4.00% | 3.50% | 3.70% | 3.10%^ | 3.60% |
| <90% | 3.70% | 3.50% | 3.50% | 3.50% | 3.70% | 4.50% | 4.20% | 3.70% | 4.30% | 3.50%^ | 3.90% |
| Note: KBCI New Business rates apply to First Time Buyer, Mover & Switcher mortgages WARNING CHECK ULSTER BANK RATES SEPERATELY | | | | | | | | | | | |
| Standard Variable Rate | 4.25% | 4.05% | 3.40% | 3.40% | 3.70% | 4.50% | 4.50% | 4.30% | | N/A | |
| Fixed | | | | | | | | | | C/A | |
| 1 year <90% | 3.10% | 2.90% | 3.50% | 3.50% | 3.50% | 3.40% (3.55% >80%) | 3.20% (3.30% >80%) | N/A | N/A | N/A | |
| 2 year <60% | 3.15% | 2.95% | 3.60% | 3.60% | 3.60% | 3.25% | 3.20% | N/A | N/A | N/A | |
| 2 year 60%-80% | 3.19% | 2.99% | 3.60% | 3.60% | 3.60% | 3.25% | 3.30% | N/A | N/A | N/A | |
| 2 year 80%-90% | 3.40% | 3.20% | 3.60% | 3.60% | 3.60% | 3.55% | 3.60% | N/A | N/A | N/A | |
| 3 year <60% | 3.15% | 2.95% | 3.65% | 3.65% | 3.65% | 3.10% | 3.30% (3.10% >250k) | 3.25% | 2.90%^ | N/A | |
| 3 year 60%-80% | 3.19% | 2.99% | 3.65% | 3.65% | 3.65% | 3.10% | 3.40% (3.20% >250k) | 3.35% | 2.99%^ | N/A | |
| 3 year 80%-90% | 3.30% | 3.10% | 3.65% | 3.65% | 3.65% | 3.45% | 3.60% | 3.65% | 3.20%^ | N/A | |
| 5 year <60% | 3.20% | 3.00% | 3.80% | 3.80% | 3.80% | 3.30% | 3.40% (3.20% >250k) | 3.35% | 2.99%^ | N/A | |
| 5 year 60%-80% | 3.25% | 3.05% | 3.80% | 3.80% | 3.80% | 3.30% | 3.50% (3.30% >250k) | 3.40% | 3.10%^ | N/A | |
| 5 year 80%-90% | 3.55% | 3.35% | 3.80% | 3.80% | 3.80% | 3.55% | 3.75% | 3.75% | 3.50%^ | N/A | |
| Note: The Current Account discount of 0.20% carries to the relevant roll off rate. KBC's New Business Fixed rates roll off to the New Business LTV variable rates. | | | | | | | | | | | |
| Buy to Let | | | | | | | | | | | |
| <50% Variable | 4.50% | N/A | 4.85% | N/A | N/A | 4.60% | 4.80% | 4.50% | | 4.40% | |
| >50% Variable | 4.80% | N/A | 4.85% | N/A | N/A | 4.80% | 5.05% | 4.95% | | 4.75% | |
| 3 year Fixed | 5.25% | N/A | 5.95% | N/A | N/A | N/A | 4.95% | N/A | | N/A | |
| 5 year Fixed | 5.25% | N/A | 6.35% | N/A | N/A | 5.10% | 5.20% | 5.40% | | N/A | |

BOI: BTL Fixed Rate quoted = 50-75% LTV Band.

Ulster Bank: BTL Fixed Rate quoted are 60-70% LTV. Ulster Bank's new business fixed rates roll to their SVR - currently 4.30%. ^Only available >€200k.

PTSB: Buy to Let rate quoted is 60-75% LTV.

Pepper: BTL >50% rate quoted is for 50%-70% LTV.

Competitor rates correct as at 21.04.2017. KBC rates effective 02.05.2017. BOI, PTSB & KBC fixed rates roll onto their LTV variable rate. Ulster Bank's EBS, Haven & AIB fixed rates roll on to their SVR.