



FINANCE IRELAND

Residential Mortgages



**A refreshing approach
to mortgages**

Welcome

Finance Ireland Credit Solutions DAC is a privately owned financial services company and Ireland's largest non-bank lender. We have businesses that specialise in Residential Mortgages, Commercial Mortgages, Motor Finance, Asset Finance and Leasing and Agri Finance.

financeireland.ie

Your mortgage broker

Finance Ireland mortgages are available exclusively through a network of appointed mortgage brokers.

Your broker will guide you through every aspect of your application, delivering clear, unbiased advice to help get the right mortgage for you.

We can provide mortgage finance for:

- > First time buyers
- > People moving home
- > Refinancers
- > Switchers
- > Investors

What to expect when applying:

Once we have received a full mortgage application, we will acknowledge receipt within 3 days, confirming whether we have all the information we need to progress. From the date of receiving a fully complete application, we will let you know if we can approve your application within 10 days.

First time buyers and movers can borrow

up to 90%

of the value of their chosen property.

Refinancers and switchers can borrow

up to 80%

of the value of their chosen property.

Property investors can borrow

up to 70%

of the value of their chosen property.

We offer terms of 5-35 years and a range of fixed and variable mortgage rates (investors have a maximum term of 25 years).



Find a broker near you

If you would like to talk to a broker about a Finance Ireland mortgage, our panel of appointed brokers is available on our website:

financeireland.ie

Important regulatory notices

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

Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

CONSUMER CREDIT ACT 1995 (AS AMENDED) NOTICES

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

Where the interest rate for the loan is variable:

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

Where the loan is to consolidate debts:

Warning: This new loan may take longer to pay off than your previous loans. This means you may pay more than if you paid over a shorter term.

Where a variable interest rate applies to the loan:

Warning: The cost of your monthly repayments may increase.

Where a fixed interest rate applies to the loan:

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

Where the loan has an interest-only period:

Warning: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Lending terms and conditions apply. We require property and life insurance. You mortgage your home to secure the loan. Maximum loan is generally 4 times income for first time buyers and 3.5 times gross annual income for other buyer types. Maximum loan to value is 90% of the property value for first time buyers and movers, 80% of the property value for refinancees and switchers and 70% for investors.



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Finance Ireland Credit Solutions Designated Activity Company, trading as Finance Ireland, Finance Ireland Motor and Leasing, Finance Ireland Residential Mortgages, Finance Ireland Commercial Mortgages, Finance Ireland Agri, Finance Ireland Leasing, and Polestar Financial services, is regulated by the Central Bank of Ireland. Company registration number 549222.

Registered address: Clerkin House, 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53, Ireland.

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