Your Mortgage Guide

Start your journey home with us today

Visit ptsb.ie

ptsb

Altogether more human

Start your journey home with us today

Buying a new home is a really exciting time in your life, but we know your mortgage journey isn't always straight forward and that's why our dedicated team will support you every step of the way; from savings and paperwork, to approval, right through to finally getting your dream home.

Contents

Congratulations, You’ve Decided To Buy Your New Home!

You've lots of exciting times to look forward to and some important decisions to make. Rest assured, you can rely on us to help every step of the way, from beginning your mortgage application right through to living life as a home owner.

Our award winning mortgage also gives you Mortgage Credit Approval in 72 Hours, Competitive Rates, Cashback and Flexible Repayment Options.

This booklet will take you through what you need to start your journey home.

Please see page 33-36 for full terms and conditions.

Mortgage Credit Approval in 72 Hours

When you're looking for your new home it's important to know that our dedicated team are here to help you, every step of the way. Once you've completed and submitted your application we'll be working hard to get you Mortgage Credit Approval in 72 Hours, meaning you can leave your application with us.

Now you can get going on the rest of the items on your to do list, like starting to look for your new home.

Please see page 33 for full terms and conditions

4 Year
Fixed Rate Offer

We know that there are many types of home buying journeys whether you're looking for some extra space, thinking of switching or starting off with your first home; we're here to support you with a range of mortgage options that best suits your lifestyle and needs.

With our 4 year fixed rate offer we'll give you 2% cashback on your monthly mortgage repayments every month until 2030 when you pay from an Explore Account.

Important Information

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY.

4 year fixed rate offer is available to new business home loan customers only.

2% cashback at drawdown is not available with this offer. 2% cashback monthly offer applies to home loans only (i.e. excludes buy-to-let) and will be paid until 31/12/2030. Offer available to new applicants who receive full letter of approval on or before 31 December 2026. Your monthly mortgage repayment must be made from a PTSB Explore Account and meet qualifying criteria. The Explore Account carries an €8 monthly fee for maintaining the account. Any items that are returned unpaid (including Direct Debits and Standing Orders) will incur the appropriate unpaid item charge and other charges may apply. eStatements only.

To find out more about our Mortgage Rate Offers please see page 19 or see page 33-36 for full terms and conditions.

2% cashback

at drawdown to help get you started

2% cashback

on your mortgage repayments every single month

To help get you started in your new home, we'll give you 2% of your mortgage back as cash at drawdown. So whether you're looking to buy some new furniture or make some improvements, this should give you some flexibility to get it sorted.

With cashback every month into your pocket, plan to do more. Get 2% cashback on your monthly mortgage repayment every single month until 2030, when you pay from an Explore Account.

Please see page 34 & 35 for full terms and conditions.

2%

cashback at drawdown to help get you started

You can get 2% cashback on the mortgage amount you drawdown.

To receive this 2% cashback you must have received your full Letter of Approval on or before 31 December 2026. When you drawdown your mortgage, the cashback is paid into your mortgage paying account within 40 working days.

This 2% cashback offer is available to both fixed and variable rate customers, so you can choose which suits you best. You also don't need to have a PTSB current account to avail of this.

2%

cashback on monthly repayments

We'll give you 2% of your monthly mortgage repayment back as cash every single month until 2030, when you pay from an Explore Account.

The 2% cashback on your repayment is paid on both the interest and capital. To receive the 2% cashback on your monthly repayments, you must have received your full Letter of Approval on or before 31 December 2026.

In order to avail of this offer you will need to have the PTSB Explore Account and your monthly mortgage repayment will need to be paid from this.

Your 2% cashback payment will be credited directly to your Explore Account or another permitted PTSB account at the start of the month following your mortgage repayment. You can easily see your 2% cashback each month on Open24.ie.

In addition to the 2% cashback on your monthly mortgage repayment, the Explore Account offers a number of other great benefits too, see page 31 for more detail.

Some important information:

- The 2% cashback at drawdown offer is not available to 4 Year Fixed Home Loan New Business Rates, tracker, buy-to-let, negative equity and applicants refinancing an existing PTSB mortgage.

- The Explore Account, which you need to avail of the 2% cashback on your mortgage repayments, carries an €8 monthly fee for maintaining the account. Any items that are returned unpaid (including Direct Debits and Standing Orders) will incur the appropriate unpaid item charge. Other charges may apply. The account issues eStatements only. Payments from current accounts other than the Explore Account are ineligible for the 2% cashback monthly offer.

- You simply need to arrange a Direct Debit or an Internal Standing Order with us from this account. The following payments do not qualify for cashback; cash, cheque, bank draft, Electronic Funds Transfer, Debit/Credit Card, manual Direct Debits and Standing Orders set up by the customer, lump sum, returned or arrears payments.
  If any changes to the billed monthly mortgage repayment are made they must be agreed by both you and PTSB in order to be eligible for cashback monthly offer.

- It's important to note that the 2% cashback monthly offer is available to home loans only and excludes buy-to-lets.

- If either the Explore Account or the mortgage is terminated for any reason, the cashback monthly offer will cease. PTSB retain the right to close the Explore Account as per the General Terms and Conditions.

- The 2% cashback monthly is based on both your interest and capital. If you pay insurance as part of your mortgage payment i.e. a block policy, the insurance element won't be eligible for the cashback.

- You may wish to seek independent advice before availing of the 2% & 2% mortgage incentive.

Please see page 33-36 for full terms and conditions.

Our Green Mortgage Fixed Interest Rate Offerings

Buying or building an energy-efficient home or retro fitting your current place? You can now avail of our lower 3 or 5 year fixed rate offer if your home has or will have a Building Energy Rating (BER) of A or B.

PTSB offer competitive 3 and 5 Year Green Fixed Rate mortgage options, both offering lower monthly repayments and real savings on your mortgage where:

- The property you are buying, trading up, building or structurally renovating has or will have a BER of A or B or,
- Your current property has a BER of A or B,
- You are switching your mortgage loan to PTSB from another lender or,
- You are topping up an existing mortgage with PTSB to structurally upgrade the property to achieve an overall BER of A or B. Our Green 3 and 5 year fixed rate option is available to both new and existing customers.

Our Green 3 and 5 Year Fixed rate options are available whether you are a new business or existing business home loan customer with 3 or 5 years, or more, remaining on your term.

Please note: if you are already on a fixed rate with us and wish to switch to our Green Mortgage offer, a breakage fee may apply.

We'll also give you...

2% cashback at drawdown and

2% cashback on your mortgage repayments every single month if you've an Explore Account with us.

Important Information

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY.

A valid BER certificate of A or B is required. Self-Builds & Structural renovations can avail of this rate upon submission of their certificate of inspection duly completed by the Engineer certifying a proposed BER of A or B.

To find out more about our Green Mortgage see pages 33 for further information.

Your Mortgage Journey

Buying a new home is a really exciting time in your life. But don't worry if you're not sure where to start, we're here to help. In fact, you can rely on us to be here for you from day one right through to the day you make your final repayment.

Everyone's journey can be different, whether you've already got a property in mind or you're just thinking about buying. Here's a brief guide as to what you might expect.

1.

Talk to a PTSB Mortgage Consultant

Nothing beats experience! Our Mortgage Consultants have been helping people to buy their homes for many years. Make an appointment by visiting ptsb.ie or by calling us on 0818 210 587 or +353 1 215 1338.

2.

At your appointment

Our Mortgage Consultant will fill you in on everything you need to know about your mortgage options including our competitive rates and flexible repayment options. We understand that it might feel complicated, but rest assured, we'll start you on the right track.

3.

Your application

Next you need to complete your application. All the documentation you'll need to supply is outlined on page 15. Bring these with you to your appointment and we'll support you through every step of the paperwork. Our team will then work hard to get you Mortgage Credit Approval in 72 Hours.

4.

Find your home

Enjoy the search, whether you're buying your first home or upgrading to a bigger one. And when you find the home you're looking for, let us know.

5.

Property valuation

Once you've chosen your ideal home, we'll need a property valuation. The valuation needs to be completed by a PTSB approved valuer, which we can help you to arrange.

6.

Home Insurance and Life Insurance

Part of getting mortgage approval is to arrange insurance for your new home. Your Life Insurance needs to run for the full length of the mortgage, and your Home Insurance needs to match the rebuild value of your home. We can help you with your Home and Life Insurance needs, but you can obtain a policy from another provider if you prefer.

7.

Choose a solicitor

When choosing your solicitor, it's important you find somebody that will make sure everything runs smoothly. Your solicitor will look after all the legal work involved in buying your home and will let you know the likely timeframe involved. Remember to let your Mortgage Consultant know your solicitor details.

8.

Letter of Approval

When the application has been successfully assessed and the property valued, we'll send you a Letter of Approval. This will remain valid for a period of six months but can also be extended for a further six months if needed, so you have the necessary time to complete the sale. If there is a delay, please make sure you keep in touch with us so the application stays on track.

9.

Exchange of Contracts

When you have your Letter of Approval and have provided all requested information, you know that we're there to support you get your new home. When you've agreed an offer on a home, the seller's solicitor will draw up a contract. You and your solicitor should examine this document fully. Your solicitor will also go through the legal documentation so that you're happy with the details. After that, simply make sure you've provided us with anything outstanding on the loan offer conditions and you'll be one step closer to your new home.

10.

Completing payment

The last step is to arrange a date and time for completion. This will be when your solicitor pays the seller the rest of the money you owe them. Once completion takes place, your solicitor will arrange a time for you to collect the keys.

Remember, we're there to support you at every step of your mortgage journey. If you have any questions simply contact your Mortgage Consultant, visit ptsb.ie or call us at 0818 210 587 or +353 1 215 1338

Your Application

When it comes to your application, there's no need to be put off by all the paperwork. It may seem complicated, but remember, we're here to help. You can apply for a mortgage in any PTSB branch or you can arrange for one of our Mortgage Consultants to come to you. We will talk you through the details of your application and discuss all your options.

Keep the following handy:

Proof of Address / Photo ID:

- Valid passport or driving licence
- A gas, electricity or phone bill (landline only) dated within the last six months

Any one of the following as proof of Personal Public Service Number (PPSN):

- Correspondence from the Department of Social Protection or the Revenue Commissioners showing your PPSN
- Payslip, Employment Detail Summary (P60)/P45, Statement of Liability (P21), Tax Assessment or Notice of Tax Credits
- Medical Card/Drug Payment Scheme Card or European Health Insurance Card (EHIC) where the full PPSN is clearly visible.

Please note: CIS Public Services Card cannot be used to verify PPSN.

If you are a PAYE employee:

- Six months recent bank statements from your primary current account and any secondary account(s) that are regularly used (statement(s) only needed if current account(s) not with PTSB as PTSB accounts will be assessed with reference to internal systems)
- Completed salary certificate for each applicant

- Two of your three most recent payslips and your current Employment Detail Summary (P60)

If you are self-employed you will also need:

- Two years' up-to-date audited or certified accounts
- Confirmation that your tax affairs are in order
- Confirmation of your business related annual capital and interest financial commitments.
- Your last six months business bank statements.
- Six months recent bank statements from your primary current account and any secondary account(s) that are regularly used (statement(s) only needed if current account(s) not with PTSB as PTSB accounts will be assessed with reference to internal systems)

If you are a Switcher:

- If you are switching your mortgage to PTSB reduced document criteria will apply, provided you do not wish to release extra funds as part of the switch and your existing mortgage is more than 24 months old. You will only be required to provide:
    - One payslip dated in the last eight weeks
    - Six months recent bank statements from your main salary mandated current account and any secondary account(s) that are regularly used (statement(s) only needed if current account(s) not with PTSB as PTSB accounts will be assessed with reference to internal systems)

Please note applicants must be aged 18 years or over.

If you choose our Green 3 or 5 Year Fixed Rate:

- You will need to provide evidence to the bank confirming your home has or will have a BER of A or B, to be evidenced by way of a BER certificate (in-date), from The Sustainable Energy Authority of Ireland (visit www.seai.ie for details) or
- A completed Certificate of Inspection updated by your Engineer noting the proposed BER at completion of any structural works (if applicable).

Competitive Rates

We know that a key aspect of your mortgage will be choosing a repayment type that suits you and your lifestyle.

Depending on your preference, you can decide to fix your payments each month so you know exactly what you are paying or opt for a variable repayment option.

Please see page 33 for full terms and conditions.

Fixed Interest Rate

A Fixed Rate Mortgage means you know exactly what your interest rate is and how much your repayment will be for the duration of your fixed rate term. Fixed rates offer certainty, so you know what to expect.

A fixed rate means your repayments can't increase during your fixed rate term, however neither will they fall. By fixing your interest rate you could miss out on lower interest rates and lower repayments during your fixed rate period. Fixed rates may cost more in the long run, but they provide peace of mind as you know exactly how much you're going to pay each month.

We offer competitive fixed rates including 2, 3, 4, 5 and 7 year fixed rate options and stretch across all Loan to Value (LTV) bands from less than 60% to less than 90% LTV.

Once your fixed rate term has expired, your interest rate will mature to the prevailing relevant Managed Variable Rate as available from PTSB at that time.

If your rate is fixed and you want to switch to another lender, move to a variable rate, re-mortgage or pay off all or part of your mortgage, you would face early repayment 'breakage fees'. See page 35 for a sample calculation of such a fee. Make sure you consider this before you sign up to or decide to exit a fixed rate contract.

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY.

Variable Interest Rate

Variable interest rates vary over the life of your mortgage; however, they also offer the most flexibility in terms of repayment. You can increase your repayments, use a lump sum to pay off all or part of your mortgage, or even pay off your mortgage without paying any fixed rate breakage fees. But keep in mind that because variable rates can rise and fall, your mortgage repayments can go up or down during the term of your loan.

At PTSB, our rates are based on your Loan to Value (LTV). This means that the interest rate is related to the amount of your mortgage compared to the value of your home. We'll base this on the professional valuation that you give us for your new home. Changes in the LTV of your mortgage during its term may impact the rate. The higher your LTV, the higher the fixed or variable rate applying to your loan. The Managed Variable Rates (MVRs) are neither based on the European Central Bank (ECB) rate nor any other index or reference rate and may be varied at the lenders discretion.

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

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

Note: If you're looking to get a loan for an investment property, the process is slightly different. Please visit ptsb.ie for further information on our Buy-to-Let mortgages.

Unique Flexible Payment Options

We have a range of unique Flexible Payment Options to suit your lifestyle and needs:

1. Overpayment Options

- Lump-Sum Payment: this can be made from your savings, investments, or funds you've managed to build up over time.
- Regular Overpayments: you can choose to make regular overpayments (by a nominated amount) on your mortgage.

2. Preferred Mortgage Repayment Date

- We give you the flexibility to choose the specific date you make your mortgage repayments on each month.

3. Payment Holiday Options

- Under Payment Option: allows you to reduce your mortgage repayments if you've previously overpaid.
- 'Skip Months' Payment Holidays: lets you choose up to two months a year where you don't pay your mortgage repayments. We will increase the amount of your repayments over the remaining 10 or 11 months of the year (whichever you choose). This means you are paying 12 months of your mortgage over 10 or 11 months.

Please see page pages 33-36 for full terms and conditions and our Flexible Mortgage Repayment Options booklet for more information.

First Time Buyers

Ok, you're new to all this but there's no need to be put off by the jargon or the terms. We've put together a simple 'cheat sheet' to keep you on track while buying your first home.

What is a Mortgage?

A mortgage is a credit agreement given to a borrower secured by a residential property. Credit may be used to buy, build or improve a family home.

How long will a Mortgage last?

We offer mortgages with a term of between 5 and 35 years and a minimum loan amount of €40,000.

Mortgage types

We offer an annuity mortgage, otherwise known as a repayment mortgage. This means you repay by monthly instalments consisting of capital and interest charged on the capital, over the term of your mortgage. We offer a flexible range of fixed and variable interest rates.

Mortgage Credit Approval in 72 Hours

72 hours starts once your application is completed and submitted for credit assessment during business hours. Excludes weekends. If any documentation is missing or additional information is required to reach a credit decision, we will notify you which may impact the decision time.

Proud winners of the National Consumer Award for Best First Time Buyer Mortgage for 6 years in a row

The 2023 bonkers.ie Awards
WINNER
Best mortgage for first-time buyers

Loan to Value (LTV)

Loan to Value (LTV) is the amount you can borrow from us relative to the value of the property you're buying. The maximum LTV for First Time Buyers is 90% of a property's purchase price.

Loan to Income (LTI)

Loan to Income (LTI) is the maximum amount a customer can borrow based on a multiple of their gross income.

If you are thinking about building your dream home, check out our handy Self-Build Guide on ptsb.ie.

Second Time Buyers

If you are a Second Time Buyer there are a number of other things you should consider when moving to a new home:

Costing your new home

First, you'll need to find out how much you can afford to spend on your new home. We can help you to calculate this amount, which will depend on the following factors:

- Equity - This is the money left over after the sale of your existing home, after the mortgage has been repaid in full.
- Savings - Any savings you have accumulated that can be put towards the purchase of your new home.
- New Mortgage - If the price of your new home is more than your equity and savings, you will need to apply for a new mortgage.

Saving for a deposit

As a second time buyer, you will require a minimum deposit of 10% of the property's purchase price. This doesn't need to come from your savings if you have enough equity in your existing home available to you. It's important to remember that you'll also need to budget for some additional costs that come with moving home, like: valuation costs, solicitor fees and moving fees.

Keeping your current mortgage provider in the loop

Many second time buyers will have an existing mortgage with another provider. It's important to keep them informed of your decision to sell your home. They will have specific procedures in place in order for you to close out your existing mortgage. If your current mortgage is with PTSB speak to your Mortgage Consultant about your next steps.

Getting your timing right

It's usual to complete the sale of your current property and the purchase of your new home on the same day, so it's a good idea to start searching for your new home while or even before, marketing your current property.

Putting your current property on the market

Most second time buyers will need to sell their current property to fund the purchase of their new home. Ensure you give yourself plenty of time to sell your property. You may be in a stronger negotiating position to buy your new home if you have already found a buyer for your current property.

What if you sell before you buy?

Your deposit and closing costs will most likely come from the profits gained on the sale of your current home.

If you sell your current property before you've finalised the purchase of your new home, consider any additional expenses such as storage costs or short term rental costs.

How to make an offer

First you'll need to make an offer to the estate agent selling the property. The estate agent is then obliged to keep you updated if other offers are received.

Once your offer has been accepted, you'll then need to pay a booking deposit to the estate agent. After that, you can arrange your valuations and surveys.

Loan to Value (LTV)

Loan to Value (LTV) is the amount you can borrow from us relative to the value of the property you're buying.

Switchers

Whether you're shopping around for better value, switching for something specific like a renovation or just consolidating your mortgage with other PTSB accounts, we can help you make the switch as quickly and as easily as possible.

When it comes to switching your mortgage, we make it as straightforward as possible and our dedicated team is here to help you every step of the way. We'll guide you through your application and then work hard to give you Mortgage Credit Approval in 72 Hours.

When you switch to PTSB you can get competitive rates like our 4 year fixed rate offer where we'll give you 2% cashback on your monthly mortgage repayments every month until 2030 when you pay from an Explore Account.

And because you never really know what's around the corner, we offer three unique flexible repayment options, see page 21 for more detail.

Switching your mortgage isn't as difficult as you might think, especially when you've got support every step of the way.

To find out more about switching visit ptsb.ie or call us on 0818 210 587 or +353 1 215 1338

Important Information

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY.

4 year fixed rate offer is available to new business home loan customers only.

2% cashback at drawdown is not available with this offer. 2% cashback monthly offer applies to home loans only (i.e. excludes buy-to-let) and will be paid until 31/12/2030. Offer available to new applicants who receive full letter of approval on or before 31 December 2026. Your monthly mortgage repayment must be made from a PTSB Explore Account and meet qualifying criteria. The Explore Account carries an €8 monthly fee for maintaining the account. Any items that are returned unpaid (including Direct Debits and Standing Orders) will incur the appropriate unpaid item charge and other charges may apply. eStatements only.

To find out more about our Mortgage Rate Offers please see page 19 or see page 34-36 for full terms and conditions.

What Else Is Involved?

Along with our mortgage that gives you so much back, we have the experience and know-how to help you buy your new home. Here are a few useful things to remember on your journey:

Saving for a deposit

Set yourself some savings goals. Saving the equivalent of your monthly mortgage repayment amount will demonstrate that you can pay your proposed mortgage and will also get you into the habit of paying a regular amount every month. We have deposit and savings account options that will help you get to where you need to be, please ask your Mortgage Consultant for guidance.

Budgeting

Make sure to budget for the additional costs that usually come with buying and moving into your new home, such as connection fees (for electricity, gas, phone, TV or broadband), moving expenses, decorating, furnishings, appliances and even curtains.

Legal fees

You will need a solicitor to act on your behalf when buying your new home. There's no set fee for handling the purchase or sale of a property, so check out the professional fees and property registration fees applicable to yours. The Law Society of Ireland (www.lawsociety.ie) is a useful resource if you need a solicitor.

Surveyor's report

When buying your new home, an independent surveyor can carry out a structural survey and reveal any structural problems with the building. They can also give a rough estimate of how much renovation work and/or repairs will cost you.

Property valuation

As part of your application, you will require a valuation of the property to be completed by a PTSB approved valuer.

You must pay a valuation fee, which will be a maximum of €190, which is inclusive of VAT but excludes valuer's travel expenses. Properties incomplete at the time of the original valuation will require, on completion, a final valuation, the fee for which is €95 and includes VAT but excludes travel expenses. In the event that PTSB declines your loan application the valuer's fee will be refunded.

Stamp Duty

This is a tax charged by the government on the purchase of a property. To learn more about Stamp Duty visit www.revenue.ie. Stamp Duty is not payable on the sale of a property.

Local Property Tax (LPT)

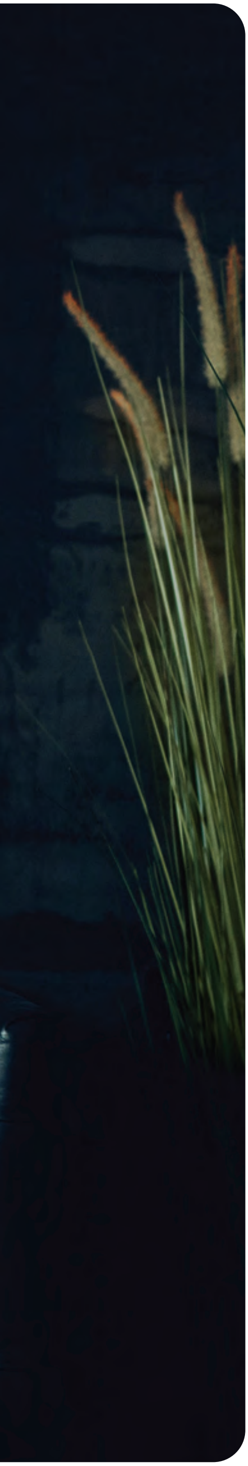
Local Property Tax (LPT) is charged on all residential properties in the state. It's administered and managed by the Revenue, is based on a property's current market value, and is subject to change. The Revenue (www.revenue.ie) has lots of information on LPT (including the different charges according to the property value), some useful FAQs and an online calculator.

Building Energy Rating (BER) Assessment for Green Mortgages

In order to obtain a BER on your home you will need to engage a registered assessor. BER assessments are carried out by independent registered professionals at a cost to the property owner. You can find your local BER assessor through the SEAI National Register of BER Assessors. They can provide you with an estimate of how much the assessment will cost you. Please note a BER assessor must be engaged directly by the property owner. Please visit www.seai.ie for full details.

Introducing Our Explore Account

Pay your mortgage through the Explore Account to avail of your 2% cashback repayment every month until 2030.



Other benefits of using your Explore Account:

5c back as you Pay

Every time you pay with your card, you'll get 5c back. And as you keep using your card, we'll keep rewarding you. You can earn up to €5 per month, and keep track of your cashback total on Open24.ie.

Your 5c back will be credited to your Explore Account or other nominated PTSB account, at the start of each month.

Cashback on Bills

We've partnered with some of Ireland's leading brands to bring you a saving on your bills, which can really amount to something. Whether you're a new customer, or already have an account with our partners, you can avail of this exclusive deal when you pay by Direct Debit. You can keep track of your cashback by logging on to Open24.ie. Your Cashback on Bills will be credited to your Explore Account or other nominated PTSB account at the start of each month.

Our Explore Account carries an €8 monthly fee for maintaining the account.

Please see page 33-36 for full terms and conditions.

Important Information

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT REPORT, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT, A HIRE- PURCHASE AGREEMENT, A CONSUMER-HIRE AGREEMENT OR A BNPL AGREEMENT IN THE FUTURE.

Lending criteria, terms & conditions will apply. Mortgage approval is subject to assessment of suitability and affordability. Applicants must be aged 18 or over. Security is required and credit agreement will be secured by a mortgage or by a right related to residential immovable property. Life and Home Insurance are also required. For First Time and Second Time Buyers a maximum Loan to Value (LTV) of 90% will apply to a property's purchase price. The maximum LTV for customers who hold their current mortgage with another bank but wish to switch their mortgage to PTSB while also releasing equity is 85%. Maximum loan amount will typically not exceed 4 times an individual's gross income for First time Buyers & 3.5 times an individual's gross income for Second time Buyers. The monthly repayment on a 20 year mortgage with Loan to Value (LTV) greater than 80% with variable borrowing rate of 4.70% on mortgage of €100,000 is €643.50 for 240 months. Total amount repayable is €154,839.06. If interest rates increase by 1% an additional €55.73 would be payable per month. For this example, Annual Percentage Rate of Charge(APRC) of 4.85% applies and consists of variable borrowing rate of 4.70%, valuation fee of €190, Property Registration Authority (PRA) fee of €175, and security vacate fee of €35. Information correct as of 15/06/2026 but is subject to change.

Important Information for our Green Fixed Rate Offerings

Our Green 3 or 5 year fixed rate offer is available to home loan customers only where their home has or will have a BER of A or B. The Green product is not available with any variable rate options. For further information regarding BER assessments and costs involved please visit www.seai.ie. Full details on our Green Mortgage offering are available on our website www.ptsb.ie.

Important Information for Mortgage Credit approval in 72 Hours

72 hours starts once your application is completed and submitted for credit assessment during business hours. Excludes weekends. If any documentation is missing or additional information is required to reach a credit decision, we will notify you which may impact the decision time.

Important information for Mortgage Rates & Monthly Repayments

Rates available to new and existing home mortgage customers only, product eligibility criteria applies. Maximum loan to value is 90%. Security and Insurance is required.

Important information for Flexible Mortgage Repayments Options

Preferred Mortgage Repayment Date: Choosing your preferred payment date gives you the flexibility to choose the specific date you make your mortgage repayment on each month. Changing the repayment date may result in additional interest charged to take account of daily interest accumulated between the previous and new repayment dates. Full details available on ptsb.ie, in branch or over the phone.

Skip Months:
Choose up to two months of each year where you don't make any mortgage repayments. Skip a maximum of 2 monthly mortgage repayments each year. The monthly repayments due over the remaining 10 or 11 months of the year will be increased to take account of the amount(s) not paid. To qualify loan must be paid by Direct Debit or Standing Order from a PTSB account. Full details available on ptsb.ie, in branch or over the phone.

Underpayments:
Choose a period where you pay less than your scheduled monthly mortgage repayment amount. You must have sufficient credit built up on your mortgage account through previous overpayments. To qualify the loan must be paid by Direct Debit or Standing Order from a PTSB account. Full details available on ptsb.ie, in branch or over the phone.

Certain flexible mortgage repayment options can only be used one at a time and may result in additional interest costs over the term of the loan. Full details available on ptsb.ie, in branch or over the phone.

Important Information for 2% Cashback at drawdown

The 2% cashback at drawdown is paid on the amount of the mortgage advanced and will be paid to the loan applicant who has received a full Letter of Approval on or before 31 December 2026 or such other extended period as PTSB may decide ("Expiry Date"). However if the Letter of Approval, which issued on or prior to the Expiry Date, is later amended after the Expiry Date, the applicant cannot avail of the 2% cashback in respect of the applicant's loan.

The 2% cashback at drawdown offer is not available to 4 Year Fixed Home Loan New Business Rates, tracker, buy-to-let, negative equity and applicants refinancing an existing PTSB mortgage. 2% cashback at drawdown is paid 40 working days post-mortgage loan drawdown, into the applicant's mortgage paying account (which does not need to be a PTSB current account).

Important Information for 2% Cashback monthly

2% cashback monthly offer applies to home loans only (i.e. excludes buy-to-let). 2% cashback monthly is available to home loan applicant(s) who receive their full Letter of Approval up to 31 December 2026 ("Qualifying Period"). However if the Letter of Approval, which issued within the Qualifying Period, is amended after expiry of the Qualifying Period, the applicant cannot avail of the 2% cashback monthly in respect of the loan advanced under the amended Letter of Approval. Similarly where, after the Qualifying Period has expired, an applicant refinances a loan which has the benefit of the 2% cashback monthly, the 2% cashback monthly will not apply in respect of the refinanced loan and no 2% cashback monthly benefit will be paid to the applicant thereafter.

The billed monthly mortgage payment must be made on the payment due date or on any date on which PTSB will seek payment of the monthly repayment before the next payment due date. If all arrears are collected as part of the mortgage payment, only the scheduled monthly mortgage repayment amount will qualify for cashback.

The applicant's billed monthly repayment must be made from their PTSB Explore Account and must be made by Direct Debit or by Internal Standing Order (also referred to as an "internal payment") drawn on their Explore Account. Payments made otherwise do not qualify for the 2% cashback monthly - see below*. The applicant must be the holder of an Explore Account. 2% cashback monthly will be paid until 31 December 2030. Cashback will be credited to the Explore Account (or other nominated and permitted PTSB account). Applicants are bound by the set off provisions referred to in the Terms & Conditions of the Explore Account in relation to any cashback due to the applicant under these conditions.

The Explore Account carries an €8 monthly fee for maintaining the account. This is not included in the calculation of the APRC for the mortgage. If either the Explore Account is closed or the Mortgage loan is paid off or, in the case of a refinanced loan, where the refinance takes place after expiry of the Qualifying Period, then the 2% cashback monthly will cease. PTSB retain the right to close the Explore Account as per the General Terms and Conditions. Changes to the billed monthly repayment must be agreed by both parties (for e.g. Flexible Options over/under payments) to be eligible for cashback monthly offer. Payments made in addition to any billed monthly repayment paid under an Alternative Repayment Arrangement (whether agreed by PTSB or otherwise) will not qualify for the 2% monthly cashback.

*Qualifying payments must be made via Direct Debit or Internal Standing Order from a PTSB Explore Account. Payments made in cash; cheque; bank draft; Electronic Funds Transfer; by debit/credit card, manual Direct Debits and Standing Orders set up by the customer, lump sum payments, returned or arrears payments do not qualify for cashback.

The above information is not exhaustive and is therefore not to be read in place of the loan conditions contained in the special conditions of your Letter of Approval. Please read your loan conditions carefully and you may wish to obtain legal advice.

PTSB reserves the right to change any of the conditions of the promotion as it thinks fit subject to applicable law.

Important Information for Explore Account

€8 monthly fee for maintaining the account. No day-to-day transaction fees. Other transaction charges may apply e.g. any items that are returned unpaid (including Direct Debits and Standing Orders) will incur the appropriate unpaid item charge, or ATM usage outside the Eurozone. Available to personal customers, over 18. eStatements only. Terms and conditions apply. See our fees and charges booklet for more details. Full details on ptsb.ie.

Important Information for Insurance

Home Insurance

Permanent TSB plc trading as PTSB is regulated by the Central Bank of Ireland. Permanent TSB plc is a Single Agency Intermediary of Allianz plc for Home and Contents Insurance which is underwritten by Allianz plc. Allianz plc is regulated by the Central Bank of Ireland.

Life Insurance

Permanent TSB plc trading as PTSB is regulated by the Central Bank of Ireland. Permanent TSB plc is tied to Irish Life Assurance plc for life and pensions products. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

Important Information for Fixed Rate Breakage

Whenever (i) repayment of a loan in full or in part is made or (ii) with the agreement of PTSB, the loan is switched to a variable rate loan or other fixed rate loan, before expiry of the fixed rate period (hereinafter called the "Early Termination"), the applicant shall, in addition to all other sums payable as a condition of and at the time of the Early Termination, pay a sum equal to the PTSB's estimate of the loss (if any) arising from the Early Termination. In the calculation of the said loss, PTSB shall endeavour to apply in so far as it is fair and practicable.

This is how the fee is calculated;

C = (I-S) x R x (M-T)/12

"C" is the charge to compensate for the loss (if greater than 0),
"I" is the swap/market fixed interest rate for the term of the fixed rate period at the date of its commencement,
"S" is the swap/market interest rate for the remaining fixed period,
"R"*is the amount of the fixed rate loan balance paid or switched at the date of Early Termination,
"M" is the fixed rate period (in months) and,
"T" is the time expired of the fixed rate period at the date of Early Termination (in months).

Here is a worked example;
"I" = 5%, "S" = 3%, "R" = €100,000, "M" = 24 months, "T" = 12 months.

C = (5%-3%) x €100,000 x (24-12) / 12
So, C = 2% x €100,000 x 12 / 12
C = €2,000

*For the purposes of the above fixed rate mortgage breakage fee worked example, a fixed balance of €100,000 representing the loan balance to be paid or switched at the date of Early Termination is used for "R". In the actual calculation of the fixed rate mortgage breakage fee payable to the Bank, a reducing loan balance approach is used to calculate "R". This approach is used to take into account the fact that, after the switch or Early Termination, the loan balance typically reduces due to scheduled repayments for the remainder of the fixed rate period. The fee calculated using a reducing balance approach will always be lower than the fee calculated using a fixed balance approach. Please contact your local PTSB branch for further information.

Important Information for Arrears

Arrears are any element of a mortgage repayment that have not been made and remain outstanding. Interest at the mortgage rate will be applied to the outstanding balance of the applicant's loan which includes any payments missed. This may result in increased cost of credit.

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

Fraud and Financial Crime

Learn how to keep your money safe and sound. Just log onto www.ptsb.ie/fraudandfinancialcrime for more information.

PTSB, 56-59 St Stephen's Green, Dublin 2, D02 H489.

Permanent TSB plc trading as PTSB is regulated by the Central Bank of Ireland.

Start your journey home with us today...

...and get

- Mortgage Credit Approval in 72 Hours
- 2% cashback at drawdown to help get you started &

  2% cashback on your monthly repayments from an Explore Account until 2030
- Flexible Repayment Options

Our dedicated team are here to help you through your journey, every step of the way.

Please see pages 33-36 for full terms and conditions.

Notes

Notes

Start your journey home with us today
Call us on 0818 210 587 or +353 1 215 1338
Drop into any PTSB branch
Visit ptsb.ie

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