

ptsb

# Customers facing challenging times

How we can help  
Mortgages (Buy-to-Let Loan)

This document is intended  
for use by former Ulster  
Bank mortgage customers  
whose mortgage  
transferred to PTSB.

Visit [ptsb.ie](https://www.ptsb.ie)

# Our commitment to customers

In these difficult economic times, falling behind on your repayments can happen.

Our commitment is that we will work with you to try to find a way to help make your repayments a little more manageable. So if you are in arrears, or worried that you soon might be, talk to us before a small problem becomes a big one.

It is really important that you get in contact with us as early as possible. This will give us both the best chance to work together on a solution. In this leaflet, you'll find useful contact numbers and some key information that you'll need to know about the fees and charges applicable to non-home loan mortgage accounts that are in arrears.

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**If you are in arrears on your home loan mortgage, please pick up a copy of our Mortgage Options brochure in branch.**

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## How we can help

We have a dedicated team in place that will help you to start resolving your arrears issue.

To start with we will review your financial situation so that we can better understand your individual circumstances. We'll then assess this against revised repayment options that we have available. Where we offer you a revised repayment arrangement, we will communicate with you regularly on your progress in resolving the arrears (if applicable).

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**Simply talk to us in branch or call our dedicated team.**

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# Mortgages (Buy-to-Let Loan)

- A charge of €10 will be applied to your mortgage account for all unpaid Direct Debits/Cheques.
- For non-residential and commercial mortgages, additional interest may be applied under the mortgage conditions against the outstanding arrears balance which is, at present, at an annual rate of 3% above the current interest rate on the mortgage.
- Further information on fees and charges can be found on our website at [www.ptsb.ie](http://www.ptsb.ie) or alternatively please contact your branch or call our dedicated team.

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**Missed payment data will be reported to the Central Credit Register (CCR), as required by law. This may affect your future ability to borrow.**

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# Useful Numbers

We have consultants in every branch who will be pleased to talk you through your options. Alternatively you can call us directly on:

## Customers in arrears:

**0818 200 120 or +353 61 232 717**

Lines open Monday to Friday 9am - 5:15pm  
(excluding Bank Holidays)

Or, if you're not in arrears on your mortgage but are worried that you may soon be, call us on

**0818 200 120 or +353 61 232 717**

Lines open Monday to Friday 9am - 5:15pm  
(excluding Bank Holidays)

You may also wish to contact the Money Advice & Budgeting Service (MABS) for independent financial advice. MABS is a national, confidential and independent service for people in debt or in financial difficulty. Contact 0818 07 8000, 9am – 8pm, or visit their website at [www.mabs.ie](http://www.mabs.ie)

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

Call us on 0818 200 120  
or +353 61 232 717  
Drop in to any PTSB branch  
Or visit [ptsb.ie](http://ptsb.ie)

