SAMPLE

Rate Option Comparison
The below table will provide you with information on the rate options available to you which will support your decision.
Amount: €244,365.00 **Loan To Value (LTV):** 33.00%

Term: 14 Years **Application Number:** [redacted]

Product Description 0-50% Home Loan	Borrowing Rate %	Initial Repayment Amount €	Repayment Amount (4.4%*) after Fixed Rate €	Annual Percentage Rate of Charge (APRC) %	Overall Amount Payable € **	Cashback at drawdown*** (Subject to Limitations) €
2 Year Fixed New Business Home Loan (<=60% LTV)	4.05%	€1,907.92	€1,945.44	4.40%	€326,106.10	€4,887.30
3 Year Fixed New Business Home Loan (<=60% LTV)	3.90%	€1,889.91	€1,938.87	4.30%	€324,152.77	€4,887.30
4 Year Fixed New Business Home Loan (<=60% LTV)	3.20%	€1,806.30	€1,911.79	3.90%	€316,307.87	€0.00
5 Year Fixed New Business Home Loan (<=60% LTV)	3.75%	€1,871.97	€1,924.27	4.10%	€320,333.98	€4,887.30
7 Year Fixed New Business Home Loan (<=60% LTV)	3.60%	€1,853.91	€1,904.50	3.90%	€315,907.65	€4,887.30
Green 3 Year New Business Fixed Home Loan (<=60% LTV)****	3.70%	€1,865.79	€1,934.01	4.20%	€322,643.76	€4,887.30
Green 5 Year New Business Home Loan (<=60% LTV)	3.60%	€1,853.91	€1,918.18	4.00%	€318,591.86	€4,887.30
Loan to Value Managed Variable Rate Homeloan <= 50% LTV	4.40%	€1,950.95	€1,950.95	4.50%	€327,931.95	€4,887.30

***Lump Sum Cashback Exclusions

- The 2% cashback at drawdown offer is not available for Homeloan borrowers porting a tracker, negative equity or refinancing an existing PTSB mortgage.
- The 2% cashback at drawdown offer is not available for borrowers purchasing a Buy to Let Property
- The 2% cashback at drawdown offer is not available on the 4 Year Fixed Rate products.

Note: Cashback is only available on loans approved by 31/12/2026.

*All rates will roll off to the prevailing managed variable rate applicable to the LTV ratio of the loan which applies at the date of your fixed rate maturity options letter.

**Warning: The overall amount payable assumes the Loan runs full term and interest rates that currently prevail are available for the term of the loan

****In the case of a Green Mortgage, you will need to provide evidence to the bank confirming the property has a Building Energy Rating [BER] of A or B to be evidenced by way of a BER certificate (in date) from The Sustainable Energy Authority of Ireland (visit their website at www.seai.ie) or a completed Certificate of Inspection updated by your Engineer noting the proposed BER upon completion of structural works. There may be a cost to you associated with obtaining a new BER certificate. 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.

- The information provided is only for comparative purposes and is not an offer.
- In the case of a Split Loan, this information is for one part of the split loan only. You will need to combine all loan account comparisons to provide you with your overall repayment amount for the full split loan.
- Please note additional fees may apply depending on your rate choice for example a Fixed Rate Breakage fee or a BER Assessment fee (visit www.seai.ie for details).
- An overview of Fees is included in the 'Term & Conditions and Personal and Business Banking Charges' brochure. A full breakdown of costs associated with the loan can be found in the European Standardised Information Sheet provided to you with Approval In Principle & Letter of Approval
- Please note the 'Overall Amount Payable' and 'APRC' does not include a 'Final Valuation Fee' where applicable until after you receive an Approval In Principle.