









# RESIDENTIAL HOMELOAN & BUY TO LET INTEREST RATE COMPARISON - GROSS RATES

Provider		KBC CA Offer Rates* Rates below are inclusive of discount				 Bank of Ireland	 permanent tsb	 Ulster Bank		
Residential Homeloan Rates										
Maximum LTV	90%	90%	90%	90%	90%	90%	90%		90%	
Variable							1yr Disc		C/A	
<50%	3.40%	3.20%	3.35%	3.35%	3.30%	3.90%	3.70%	3.20%	3.50%	3.35%
<60%	3.45%	3.25%	3.55%	3.55%	3.50%	3.90%	3.80%	3.30%	3.50%	3.35%
<70%	3.50%	3.30%	3.55%	3.55%	3.50%	4.20%	3.90%	3.40%	3.70%	3.35%
<80%	3.50%	3.30%	3.55%	3.55%	3.50%	4.20%	4.00%	3.50%	3.70%	3.35%
<90%	3.85%	3.65%	3.75%	3.75%	3.70%	4.50%	4.20%	N/A	4.30%	N/A
Note: KBCI New Business rates apply to First Time Buyer, Mover & Switcher mortgages										
Standard Variable Rate	4.25%	4.05%	3.65%	3.72%	3.70%	4.50%	4.50%		4.30%	
Fixed									C/A	
1 year (all LTV)	3.50%	3.30%	3.50%	3.50%	3.50%	3.60% (3.70% >80%)	3.29% (4.20% >80%)		N/A	N/A
2 year <60%	3.45%	3.25%	3.60%	3.60%	3.60%	3.60%	3.60%		N/A	N/A
2 year 60%-80%	3.50%	3.30%	3.60%	3.60%	3.60%	3.60%	3.60%		N/A	N/A
2 year 80%-90%	3.80%	3.60%	3.60%	3.60%	3.60%	3.75%	4.20%		N/A	N/A
3 year <60%	3.45%	3.25%	3.65%	3.65%	3.65%	3.60%	3.60%		3.30%	3.20%
3 year 60%-80%	3.50%	3.30%	3.65%	3.65%	3.65%	3.60%	3.60%		3.55%	3.20%
3 year 80%-90%	3.85%	3.65%	3.65%	3.65%	3.65%	3.80%	4.20%		3.85%	N/A
5 year <60%	3.95%	3.75%	3.80%	3.80%	3.80%	3.80%	N/A		3.50%	N/A
5 year 60%-80%	4.05%	3.85%	3.80%	3.80%	3.80%	3.80%	N/A		3.60%	N/A
5 year 80%-90%	4.15%	3.95%	3.80%	3.80%	3.80%	3.95%	N/A		3.90%	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	4.85%	N/A	5.10%	N/A	N/A	4.60%	4.80%		4.50%	
>50% Variable	5.15%	N/A	5.10%	N/A	N/A	4.80%	5.05%		4.95%	
3 year Fixed	5.50%	N/A	5.95%	N/A	N/A	N/A	5.30%		N/A	
5 year Fixed	6.00%	N/A	6.35%	N/A	N/A	5.30%	5.60%		5.40%	

BOI: BTL Fixed Rate quoted = 50-70% LTV Band.  
Ulster Bank: BTL Fixed Rate quoted are 60-70% LTV.  
PTSB: Buy to Let rate quoted is 60-75% LTV.

Competitor rates correct as at 29.01.2016. KBC rates effective 05.02.2016. All information, prices and rates quoted in this Guide in respect of other institutions have been obtained from publically available sources. KBC accept no responsibility or liability for this information. All KBC information, prices and rates quoted in this Guide are for guidance only and do not form any part of a legal contract, agreement or understanding. For accurate real-time information and rates, please contact KBC directly for specific tailored information. \*Incorporates a 0.20% discount on the equivalent new business rate. To avail of this offer the applicant must have a Primary KBC current account, to which their salary is mandated and their monthly mortgage direct debit is paid from. For fixed rate mortgages, the 0.20% discount is also applied to the relevant LTV roll off rate. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.