

MONEYFACTS NORTHERN IRELAND MORTGAGE SELECTION

	Telephone Number	Rate	Period	Max LTV	Fee	Incentive	Early Redemption Charge
Short Term Fixed Rates - 2 Year							
first direct	0845 610 0100	2.99%	for 2 years	75%	£898	Offset option. Remortgages £400 rebate. No HLC	1st 2 yrs: 3/2% of advance
Abbey	0800 100802	3.89%	to 2.8.11	75%	£995	Free valn (max £1190). £250 rebate or remtgs free legal fees. No HLC	To 2.8.11: 3% of o/s balance
Alliance & Leicester	0800 092 2889	3.89%	to 30.6.11	75%	£995	Remtgs refund valn. Remtgs free legal fees or £200. No HLC	To 30.6.11: 3% of sum repaid
Progressive BS	028 9024 4926	5.25%	to 1.6.11	85%	£799	House purchase only. No HLC	To 1.6.11: 3% of sum repaid
Ulster Bank	ulsterbank.com	5.49%	to 30.6.11	90%	£495	House purchase only. Free valuation. No HLC	To 30.6.11: 3% of o/s balance

Medium Term Fixed Rates - 3 Year							
Halifax	0845 727 3747	4.15%	to 31.7.12	75%	£1240	HP only. 50% towards council. tax (max £1K). STB free legals. No HLC	To 31.7.12: 3/2/2% of advance
Alliance & Leicester	0800 092 2889	4.19%	to 31.7.12	75%	1%	House purchase only. Refund valuation. No HLC	To 31.7.12: 3% of sum repaid
Abbey	0800 100802	4.29%	to 2.8.12	75%	£995	No HLC	To 2.8.12: 3% of o/s balance
Progressive BS	028 9024 4926	5.50%	to 1.6.12	90%	£799	House purchase only. Advances up to 85%, no HLC	To 1.6.12: 3% of sum repaid
Bank of Ireland (NI)	0800 085 0444	6.35%	to 30.6.12	95%	-	No HLC	To 30.6.12: 3% of sum repaid

Longer Term Fixed Rates - 5 Year							
HSBC	0800 494999	4.39%	to 31.7.14	75%	£999	Remtgs £400 towards legal fees. No HLC	To 31.7.14: 5/4/3/2/1% of sum repaid
Bank of Ireland (NI)	0800 085 0444	4.69%	to 30.6.14	75%	£999	No HLC	To 30.6.14: 5% of sum repaid
Alliance & Leicester	0800 092 2889	4.79%	to 31.7.14	75%	£995	Refund valn. Remtgs free legal fees or £200 rebate. No HLC	To 31.7.14: 3% of sum repaid
Progressive BS	028 9024 4926	5.50%	to 1.6.14	90%	£799	House purchase only. Advances up to 85%, no HLC	To 1.6.14: 3% of sum repaid
Ulster Bank	ulsterbank.com	5.65%	to 30.6.14	90%	£495	House purchase only. Free valuation. No HLC	To 30.6.14: 3% of o/s balance

100% Mortgages - (variable unless shown)							
Northern Bank (NI)	028 9024 5277	6.69% F	to 1.4.14	100%	£799	FTB only. Free valuation (max £175) & max £200 towards legal fees. No HLC	To: 1.4.14: 5/5/4/3/2% of o/s balance
Northern Bank (NI)	028 9024 5277	4.59% V	for term	100%	£799	FTB only. Free valuation (max £175) & max £200 towards legal fees. No HLC	None

Selection of mortgages available from Locally Based Lenders *

Bank of Ireland (NI)	0800 085 0444	2.75% V	for term	75%	£999	No HLC	1st year: 2% of sum repaid
Northern Bank (NI)	028 9024 5277	3.99% V	for term	94%	£799	Free valuation (max £175) & max £300 rebate. No HLC	None
Progressive BS	028 9024 4926	5.25% F	to 1.6.11	85%	£799	House purchase only. No HLC	To 1.6.11: 3% of sum repaid
Ulster Bank	ulsterbank.com	4.58% V	for term	90%	-	Free valuation. Remortgages free legal fees. No HLC	None
Ulster Bank	ulsterbank.com	5.65% F	to 30.6.14	90%	£495	House purchase only. Free valuation. No HLC	To 30.6.14: 3% of o/s balance

* This selection of Northern Ireland based lenders has been compiled to give consumers an indication of mortgage deals that are on offer from local branch based providers

Buy-To-Let

	Telephone Number	Rate	Period	Max LTV	Fee	Notes	Early Redemption Charge
Northern Bank (NI)	028 9024 5277	4.35% V	for term	70%	£799	Maximum 5 properties within total advance of £1m	None
First Trust Bank (NI)	028 9032 5599	4.50% V	for term	75%	1% (min £999)	Maximum 1 property within total advance of £300K	None
Ulster Bank	028 9027 6000	5.59% F	to 30.6.11	70%	£999	Maximum 5 properties within total advance of £750K	To 30.6.11: 3% of o/s balance
Cheltenham & Gloucester	0800 272131	5.29% F	to 31.8.12	75%	2.5% + £99	Maximum 9 properties within total advance of £5m	To 31.8.12: 3/3/2% of sum repaid
Coventry BS	0845 766 5522	5.40% F	to 30.6.14	60%	£1999	Maximum 3 properties within total advance of £1m	To 30.6.14: 4% of sum repaid

Lenders standard redemption conditions may also apply at any time.

Incentive of free or discounted legal fees may only be available through lender's nominated solicitor.

All rates and terms subject to change without notice and should be checked before finalising any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek expert advice.

ASU = Accident, sickness & unemployment insurance. **D** = Discounted. **F** = Fixed. **FTB** = First Time Buyer **HP** = House Purchase **STB** = Second Time Buyer **U** = Unemployment insurance. **V** = Variable.
HLC = Higher Lending Charge