

IMPORTANT INFORMATION

All fees and charges listed in this brochure may be altered at the discretion of Ulster Bank Ireland Limited. Ulster Bank customers will be notified accordingly.

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

**THE PAYMENT RATES ON THIS HOUSING LOAN MAY
BE ADJUSTED BY THE LENDER FROM TIME TO TIME**

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

Tariff of Mortgage Charges

www.ulsterbank.ie/mortgages

 **Ulster Bank**

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details or Textphone 1800 924 615

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This is an important document:

This document outlines a list of all charges that are payable on your mortgage, including the reason for the charge, the amount of the charge and details of how payments are to be made.

Fee for Mortgage Top Up (all mortgages except Offset)

This charge applies where you avail of a further advance on your existing mortgage **€63**

This charge is to be paid by cheque or bank draft. The cheque or bank draft must be made payable to Ulster Bank Ireland Limited and posted with your Top Up Loan Offer and any supporting documents to Ulster Bank Mortgage Operations, Completions Team, PO Box 10467, Central Park, Leopardstown, Dublin 18, before your top up funds can be released.

Fee for Converting from a Variable Rate or Tracker Rate to a Fixed Rate (all mortgages except Offset)

This charge applies where you request a product swap from a variable rate or a tracker rate to a fixed rate on your existing mortgage **€125**

This charge is to be paid by cheque or bank draft. The cheque or bank draft must be made payable to Ulster Bank Ireland Limited and posted with your Mortgage Transfer Form to Ulster Bank Mortgage Operations, Customer Services, PO Box 10467, Central Park, Leopardstown, Dublin 18, before the fixed rate can be applied to your account.

Please note that fixed rates are subject to change and the fixed rate applied for may not be available if there is a delay forwarding the cheque or bank draft payment for this service to Ulster Bank.

Release or Vacate of Mortgage Fee (all mortgages including Offset)

This charge is applied where you fully redeem your mortgage. **€38**

This charge is to be paid by cheque or bank draft. The cheque or bank draft must be made payable to Ulster Bank Ireland Limited and posted to Ulster Bank Mortgage Operations, Redemptions Team, PO Box 10467, Central Park, Leopardstown, Dublin 18.

Note: If you are redeeming a fixed rate (either in full or in part) a fixed rate breakage cost will apply. For further details please refer to general Terms and Conditions for mortgages.