

# Residential homeloan & buy to let interest rate comparison - gross rates

Provider		KBC CA Offer Rates* Rates below are inclusive of discount										
<b>Residential Homeloan Rates</b>												
Maximum LTV	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%		
<b>Variable</b>							<b>Green Mortgage Discount</b>	<b>1yr Disc</b>	<b>C/A</b>			
<50%	3.20%	3.00%	2.75%	2.75%	3.30%	3.90%	N/A	3.70%	3.20%	3.50% 3.10%	2.75% 2.70%	
<60%	3.20%	3.00%	2.95%	2.95%	3.50%	3.90%	N/A	3.80%	3.30%	3.50% 3.10%	2.95% 2.70%	
<70%	3.25%	3.05%	2.95%	2.95%	3.50%	4.20%	N/A	3.90%	3.40%	3.70% 3.20%	2.95% 2.95%	
<80%	3.25%	3.05%	2.95%	2.95%	3.50%	4.20%	N/A	4.00%	3.50%	3.70% 3.20%	2.95% 2.95%	
<90%	3.50%	3.30%	3.15%	3.15%	3.70%	4.50%	N/A	4.20%	3.70%	3.90% 3.60%	3.15% 3.15%	
Note: KBCI New Business rates apply to First Time Buyer, Mover & Switcher mortgages												
<b>SVR</b>	4.25%	4.05%	3.15%	3.15%	3.70%	4.50%	4.50%	4.30%	N/A	N/A		
<b>Fixed</b>							<b>Green Mortgage Discount**</b>	<b>&gt;€300k</b>				
1 year <90%	2.70%	2.50%	3.15%	3.15%	2.90%	2.90%	2.70%	3.20% (3.30%>80%)	N/A	N/A	N/A	N/A
2 year <60%	2.45%	2.25%	3.15%	3.15%	2.90%	2.90%	2.70%	3.20%	2.30%^	N/A	N/A	N/A
2 year 60%-80%	2.50%	2.30%	3.15%	3.15%	2.90%	2.90%	2.70%	3.30%	2.30%^	N/A	N/A	N/A
2 year 80%-90%	2.50%	2.30%	3.15%	3.15%	2.90%	2.90%	2.70%	3.60%	2.30%^	N/A	N/A	N/A
3 year <60%	2.45%	2.25%	2.85%	2.85%	2.90%	3.00%	2.80%	2.80% (2.65%>250k)	N/A	N/A	2.35%	2.45%
3 year 60%-80%	2.50%	2.30%	2.85%	2.85%	2.90%	3.00%	2.80%	2.85% (2.70%>250k)	N/A	N/A	2.40%	2.50%
3 year 80%-90%	2.55%	2.35%	2.85%	2.85%	2.90%	3.00%	2.80%	2.90%	N/A	N/A	2.65%	2.60%
4 year	N/A	N/A	2.85%	2.85%	2.90% (<90%)	N/A	N/A	N/A	2.60%^	N/A	N/A	N/A
5 Year Green Mtge.			2.50%*****									
5 year <60%	2.60%	2.40%	2.85%	2.85%	2.90%	3.00%*	2.80%	2.90% (2.75%>250k)	2.60%	2.20%	2.40%	2.40%
5 year 60%-80%	2.65%	2.45%	2.85%	2.85%	2.90%	3.00%*	2.80%	2.95% (2.80%>250k)	2.60%	2.20%	2.45%	2.45%
5 year 80%-90%	2.70%	2.50%	2.85%	2.85%	2.90%	3.00%*	2.80%	3.00%	2.60%^	N/A	2.80%	2.60%
7 year <60%	N/A	N/A	3.15%	3.15%	N/A	N/A	N/A	3.10%	2.99%^	N/A	2.95%	N/A
7 year 60%-80%	N/A	N/A	3.15%	3.15%	N/A	N/A	N/A	3.20%	2.99%^	N/A	3.40%	N/A
7 year 80%-90%	N/A	N/A	3.15%	3.15%	N/A	N/A	N/A	3.35%	2.99%^	N/A	3.60%	N/A
10 year <60%	3.05%	2.85%	3.30%	3.30%	N/A	3.30%	3.10%	N/A	2.95%^	N/A	N/A	N/A
10 year 60%-80%	3.19%	2.99%	3.30%	3.30%	N/A	3.30%	3.10%	N/A	2.95%^	N/A	N/A	N/A
10 year 80%-90%	3.40%	3.20%	3.30%	3.30%	N/A	3.50%	3.30%	N/A	3.15%^	N/A	N/A	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.												
<b>Buy to Let</b>												
<50% Variable	4.50%	N/A	4.85%	N/A	N/A	4.60%	4.80%***	4.50%****	3.75%*****	3.75%*****		
>50% Variable	4.80%	N/A	4.85%	N/A	N/A	4.80%	5.05%***	4.95%****	3.95%*****	3.95%*****		
3 year Fixed	5.25%	N/A	5.95%	N/A	N/A	N/A	4.65%***	N/A	N/A	N/A		
5 year Fixed	5.25%	N/A	6.35%	N/A	N/A	5.10%	4.85%***	5.40%****	N/A	N/A		

\* BOI: BOI customers with a balance of >€400k have the option to not avail of cashback in return for a 50bps discount on their 5 year fixed rate only – can be combined with 20bps Green Mortgage discount.

\*\* Green Mortgage Discount only available for fixed rate customers. Green Mortgage Discount only available for the initial fixed period – property must have a BER rating of A3 or better. BTL Fixed Rate quoted = 50%-75% LTV Band.

\*\*\* PTSB: Buy to Let rate quoted is 60%-75% LTV. \*\*\* Ulster Bank: BTL Fixed Rate quoted are 60%-70% LTV. ^For CBI non-exception business only – exception business 15bps higher in all 2-7 year fixed rate cases, 10bps higher for 10 year fixed rate cases..

\*\*\*\* Finance Ireland & ICS: BTL <50% rate quoted is for <=60% LTV, >50% rate quoted is for 60%-70% LTV

\*\*\*\*\* AIB Green Mortgage available to new and existing customers with a BER Rating between A1 & B3, also available to Top-up customers to retrofit their homes and bring BER rating to between A1 & B3.

KBC rates effective 02.03.2020. Competitor rates correct as at 20.01.2020.

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