

In accordance with the provisions of the Consumer Credit Act 1995, the following is for your attention:

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

In accordance with the provision of the Consumer Protection Code (CPC) the following is for your attention:

Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

The following warning applies in the case of variable rate loans:

Warning: The payment rates on this housing loan may be adjusted by the lender from time to time.

Warning: Your interest rate may increase and the amount of your mortgage repayments may increase as a result.

Note: the above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate.

The following warning applies in the case of fixed rate loans:

Warning: You may have to pay charges if you pay off a fixed-rate loan early.

The following warning applies in the case of tracker rate loans:

Warning: If you switch to an alternative interest rate, you will not be contractually entitled to go back onto a tracker interest rate in the future.

Notice: Under the credit reporting act 2013 lenders are required to provide personal and credit information for credit applicants and credit agreements of €500 and above to the central credit register. this information will be held on the central credit register and may be used by other lenders when making decisions on your credit applications and credit agreements.

Warning: If you do not provide us with the requested information and documentation, we will not be able to assess your application and credit cannot be granted.

Warning: You should consider the total cost of the mortgage loan that may be offered to you, including any potential additional cost of an incentive offered with it.

Warning: You should consider the total cost of the mortgage loan.