

ABOUT KBC HOMELOANS

Based in Dublin, but with a presence throughout Ireland, KBC Homeloans is one of the leading providers of residential and buy-to-let mortgages in Ireland today.

KBC Homeloans was founded in 1989, and focuses on developing and delivering flexible, competitively priced mortgage products to customers.

KBC Homeloans has built an enviable track record for innovation and delivering service excellence. In 2007, KBC Homeloans was awarded – for the 3rd year in a row – the IMAF Service Excellence Award for Residential Mortgages.



WARNING

Fixed Rate mortgages: You may have to pay charges if you pay off a fixed-rate loan early.
Debt Consolidation mortgages: This new loan may take longer to pay off than your previous loans.
This means you may pay more than if you paid over a shorter term.
Variable Rate mortgages: The cost of your monthly repayments may increase.
The Payment Rates on this Housing Loan may be adjusted by the lender.
Interest only mortgages: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

WARNING

If you do not keep up your repayments you may lose your home.

KBC Mortgage Bank t/a KBC Homeloans is subsidiary of KBC Bank Ireland plc. KBC Bank Ireland plc is regulated by the Financial Regulator. Terms and conditions apply. Security and insurance are required. The and will vary according to individual circumstances. A typical standard variable mortgage rate of €100,000 over 20 years costs €685.00 per month (APR 5.58%) excluding insurance. Projected interest and term savings are based on the information above and assume that monthly savings are built up cumulatively, and the interest remains constant over the term of the mortgage. The cost of your monthly repayments may increase. A 1% interest rate rise will increase this repayment to €743.00 (APR 6.54%) excluding insurance. This is an increase of €57.00 per month. KBC Homeloans offers a 1.1% above ECB Rate tracker (APR 5.2%) for mortgages between €150,000 and €250,000 with an LTV of less than 80%, or for mortgages in excess of €250,000 with an LTV more than 80%. Customers Rates quoted above are correct at time of print (27/09/08). Minimum withdrawal amount is €500 per transaction, with one transaction allowed per month. Customer can only withdraw the maximum amount of overpayments made. Customer can overpay any amount, however you may have to pay charges if you pay off a fixed-rate loan early. You may contact KBC Homeloans in order to receive information on charges that may be applied if a fixed rate loan is paid early. For an accurate quotation, please contact KBC directly for specific tailored information to meet your particular requirements. All information, prices and rates quoted are for guidance only and do not form any part of a legal contract, agreement or understanding. Calculations based on KBC Homeloans Tracker Rate of ECB Rate plus 1.25% margin i.e. 5.25% (5.38% APR). Rate applicable to new business only.



DOUBLE THE WAYS TO SAVE MONEY

The new Saver Mortgage from KBC Homeloans.

saver  mortgage
only from KBC Homeloans


KBC
Homeloans

THE SAVER MORTGAGE

The flexible mortgage from KBC Homeloans that helps you save money.



What is KBC Homeloans Saver Mortgage?

KBC Homeloans “Saver Mortgage” is a specially designed mortgage for home-buyers who also wish to maximise the value of their savings. It is particularly ideal for mortgage-holders who got into the savings habit with the SSIA.

How does the Saver Mortgage work?

KBC Homeloans Saver Mortgage is a normal Capital and Interest repayment mortgage, which allows you to make additional repayments against the capital of the mortgage. With interest calculated daily, these additional monies reduce the amount of interest that you pay, over the lifetime of the mortgage.

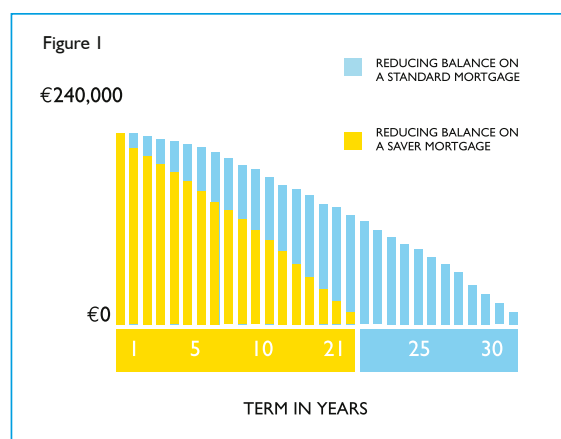
With the KBC Homeloans Saver Mortgage you can:

I. Use your savings to pay off your mortgage early

Figure 1 illustrates the savings potential of a KBC Homeloans Saver Mortgage.

In this example, repayments on a standard mortgage of €240,000 over 30 years 9 months at 6.15% APR will result in total interest payment of €277,456.30.

How ever, with KBC Homeloans Saver Mortgage, by increasing your monthly mortgage repayments by €250, you can repay the same mortgage in 20 years 9 months and save €97,988.69.



	Standard Mortgage	Saver Mortgage
Opening Mortgage Amount	€240,000.00	€240,000.00
Total Interest Paid (6.15%APR)	€277,456.30	€179,467.61
Term of Mortgage	30 years 9 months	20 years 9 months

€97,988.69 interest saved using KBC Homeloans Saver Mortgage

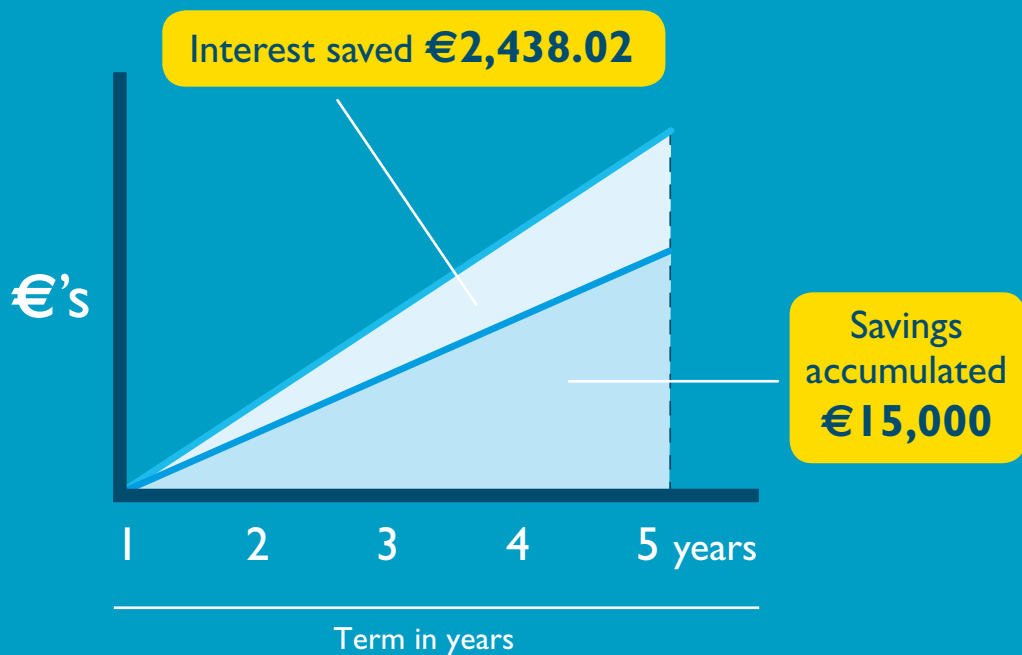
2. Withdraw your savings when you need to

A very special feature of KBC Homeloans Saver Mortgage is that you can withdraw any overpayments that you make. Figure 2 shows the benefits of the savings withdrawal option. In this situation, after 5 years of making €250 monthly overpayments against their mortgage, the customer is able to withdraw the full amount of overpayments which total €15,000 (€250 × 60 months).

However; in addition to being able to withdraw the €15,000, the customer also benefits from the savings they earned from reduced mortgage interest payments, a result of their making the regular overpayments. In this scenario, based on a typical €240,000 mortgage over 30 years at an APR of 6.15%, after 5 years of making regular €250 monthly overpayments, the customer have saved up to €2,438.02 in mortgage interest repayments.

To withdraw your savings, simply contact KBC Homeloans Customer Services Department and you will receive a cheque within 5 working days. One withdrawal is allowed per month and the amount must be €500 or over.

Customers can overpay any amount, however you may have to pay charges if you pay-off a fixed rate early.



To find out more about KBC Homeloans Saver Mortgage simply contact **your local Mortgage Broker** or log onto **www.kbchomeloans.ie**