



Important Customer Notice

KBC Bank Ireland would like to draw your attention to some important information.

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KBC – The Bank of You > [Mortgages](#) > Our Mortgage Rates

Our mortgage rates

KBC customers enjoy a range of options, competitive rates and the focus on customer care. Plus, KBC Current Account customers can also choose to avail of a 0.20% discount on our New Business Mortgage rates.

KBC is extending the 0.20% discount to qualifying KBC residential mortgage customers as an added extra to the KBC Current Account.* If you are an existing residential KBC Mortgage customer please contact our Customer Services Team on [1800 93 92 44](tel:1800939244) to find out more.

Rates for existing KBC Mortgage customers can be found [here](#). The tables below represent new business rates.

I want a variable mortgage rate



New Residential Primary Home Mortgage – Variable Rates		
Variable Rates	Interest Rates	APRC
<=60% LTV	3.20%	3.26%
>60-80% LTV	3.25%	3.32%
>80-90% LTV	3.50%	3.57%

Variable rate – 0.20% Current Account Discount



If you are availing of the KBC Current Account Discount Mortgage Offer, you can avail of the interest rate options below. For ease of reference, the table below shows KBC's new business rates with the 0.20% discount already applied.

New Residential Primary Home Mortgage – Variable Rates (Current A/C Discount)		



<=60% LTV	3.00%	3.06%
>60-80% LTV	3.05%	3.11%
>80-90% LTV	3.30%	3.37%

I want a fixed mortgage rate



New Residential Primary Home Mortgage - Fixed Rates		
Fixed Rates	Interest Rates	APRC
1 Year <=60% LTV	2.70%	3.21%
1 Year >60-80% LTV	2.70%	3.26%
1 Year >80-90% LTV	2.70%	3.48%
2 Year <=60% LTV	2.45%	3.10%
2 Year >60-80% LTV	2.50%	3.16%
2 Year >80-90% LTV	2.50%	3.36%
3 Year <60% LTV	2.45%	3.03%
3 Year 60-80% LTV	2.50%	3.08%
3 Year 80-90% LTV	2.55%	3.28%
5 Year <60% LTV	2.60%	2.98%
5 Year 60-80% LTV	2.65%	3.03%
5 Year 80-90% LTV	2.70%	3.19%
10 Year <=60% LTV	3.05%	3.15%
10 Year >60-80% LTV	3.19%	3.27%
10 Year >80-90% LTV	3.40%	3.49%

New Residential Primary Home - Roll Off Rates		
Roll Off Rate	Interest Rate	APRC
<=60% LTV	3.20%	3.26%
>60-80% LTV	3.25%	3.32%
>80-90% LTV	3.50%	3.57%

*At the end of your fixed rate period you will roll off on to a new business LTV variable roll off interest rate, as illustrated above. The applicable roll off rate is determined by Loan to Value at initial drawdown.

Fixed rate – 0.20% Current Account Discount



If you are availing of the KBC Current Account Discount Mortgage Offer, you can avail of the interest rate options below. For ease of reference the table below shows KBC's new business rates with the 0.20% discount already applied.

New Residential Primary Home Mortgage – Fixed Rates (Current A/C Discount)		
1 Year <=60% LTV	2.50%	3.00%
1 Year >60–80% LTV	2.50%	3.05%
1 Year >80–90% LTV	2.50%	3.28%
2 Year <=60% LTV	2.25%	2.90%
2 Year >60–80% LTV	2.30%	2.95%
2 Year >80–90% LTV	2.30%	3.15%
3 Year <60% LTV	2.25%	2.83%
3 Year 60–80% LTV	2.30%	2.88%
3 Year 80–90% LTV	2.35%	3.07%
5 Year <60% LTV	2.40%	2.77%
5 Year 60–80% LTV	2.45%	2.82%
5 Year 80–90% LTV	2.50%	2.98%
10 Year <=60% LTV	2.85%	2.94%
10 Year >60–80% LTV	2.99%	3.06%
10 Year >80–90% LTV	3.20%	3.29%

New Residential Primary Home Mortgage – Roll Off Rates (Current A/C Discount)		
Roll Off Rate	Interest Rate	APRC
<=60% LTV	3.00%	3.06%
>60–80% LTV	3.05%	3.11%
>80–90% LTV	3.30%	3.37%

*At the end of your fixed rate period you will roll off on to a new business LTV variable roll off interest rate, as illustrated above. The applicable roll off rate is determined by Loan to Value at initial drawdown.



Get in touch

The Need-to-Knows

KBC Bank Ireland's Variable Rate Statement can be found [here](#).

APRC = Annual Percentage Rate of Charge.

APRC calculations are based on a typical mortgage of €100,000 over a 20 year term.

LTV = Loan to Value

On expiry of a fixed rate period, your mortgage account will revert to a variable rate in accordance with the terms of your loan documentation.

Rates effective from 1st December 2020.

Current Account Discount



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