









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



Provider		KBC CA Offer Rates* Rates below are inclusive of discount										
Residential Homeloan Rates												
Maximum LTV	90%	90%	90%	90%	90%	90%		90%		90%		
Variable							Green Mortgage Discount		1yr Disc		C/A	
<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%
<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%
<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%
<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%
<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%
Note: KBCI New Business rates apply to First Time Buyer, Mover & Switcher mortgages												
Standard Variable Rate	4.25%	4.05%	3.15%	3.15%	3.70%	4.50%		4.50%		4.30%		N/A
Fixed							Green Mortgage Discount**				C/A	
1 year <90%	2.70%	2.50%	3.15%	3.15%	3.00%	2.90%	2.70%	3.20% (3.30%>80%)		N/A	N/A	N/A
2 year <60%	2.45%	2.25%	3.15%	3.15%	3.00%	2.90%	2.70%	3.20%		2.30%^	N/A	N/A
2 year 60%-80%	2.50%	2.30%	3.15%	3.15%	3.00%	2.90%	2.70%	3.30%		2.30%^	N/A	N/A
2 year 80%-90%	2.50%	2.30%	3.15%	3.15%	3.00%	2.90%	2.70%	3.60%		2.30%^	N/A	N/A
3 year <60%	2.75%	2.55%	2.85%	2.85%	3.00%	3.00%	2.80%	2.85% (2.75%>250k)		2.90%	2.80%	2.55%
3 year 60%-80%	2.80%	2.60%	2.85%	2.85%	3.00%	3.00%	2.80%	2.90% (2.80%>250k)		2.95%	2.85%	2.60%
3 year 80%-90%	2.85%	2.65%	2.85%	2.85%	3.00%	3.00%	2.80%	3.10%		2.99%	2.90%	2.65%
4 year	N/A	N/A	2.85%	2.85%	3.00%(<90%)	N/A	N/A	N/A		2.60%^	N/A	N/A
5 year <60%	2.80%	2.60%	2.85%	2.85%	3.00%	3.00%*	2.80%	2.95% (2.85%>250k)		2.90%	2.80%	2.60%
5 year 60%-80%	2.85%	2.65%	2.85%	2.85%	3.00%	3.00%*	2.80%	3.00% (2.90%>250k)		2.95%	2.85%	2.65%
5 year 80%-90%	3.00%	2.80%	2.85%	2.85%	3.00%	3.00%*	2.80%	3.20%		2.99%	2.90%	2.80%
7 year <60%	N/A	N/A	3.15%	N/A	N/A	N/A	N/A	3.10%		2.99%	N/A	2.95%
7 year 60%-80%	N/A	N/A	3.15%	N/A	N/A	N/A	N/A	3.20%		2.99%	N/A	3.40%
7 year 80%-90%	N/A	N/A	3.15%	N/A	N/A	N/A	N/A	3.35%		3.29%	N/A	3.60%
10 year <60%	3.05%	2.85%	3.30%	N/A	N/A	3.30%	3.10%	N/A		N/A	N/A	N/A
10 year 60%-80%	3.19%	2.99%	3.30%	N/A	N/A	3.30%	3.10%	N/A		N/A	N/A	N/A
10 year 80%-90%	3.40%	3.20%	3.30%	N/A	N/A	3.50%	3.30%	N/A		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.												
Buy to Let												
<50% Variable	4.50%	N/A	4.85%	N/A	N/A	4.60%		4.80%***		4.50%****		3.75%*****
>50% Variable	4.80%	N/A	4.85%	N/A	N/A	4.80%		5.05%***		4.95%****		3.95%*****
3 year Fixed	5.25%	N/A	5.95%	N/A	N/A	N/A		4.65%***		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

* 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. ***** Finance Ireland: BTL <50% rate quoted is for <=60% LTV, >50% rate quoted is for 60%-70% LTV.
KBC rates effective 05.08.2019. Competitor rates correct as at 18.07.2019.

All information, prices and rates quoted in this Guide in respect of other institutions have been obtained from publically available sources. KBC accept no responsibility or liability for this information. All KBC information, prices and rates quoted in this Guide are for guidance only and do not form any part of a legal contract, agreement or understanding. For accurate real-time information and rates, please contact KBC directly for specific tailored information. *Incorporates a 0.20% discount on the equivalent new business rate. To avail of this offer the applicant must have a Primary KBC current account, to which their salary is mandated and their monthly mortgage direct debit is paid from. For fixed rate mortgages, the 0.20% discount is also applied to the relevant LTV roll off rate. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.
KBC/1487-45 29.07.19