

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%	90%			
Variable							Green Mortgage Discount	1yrDisc	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.

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