

# Welcome to Haven





**Did you know  
that Haven is  
part of the  
AIB Group?**

**Haven Mortgages Limited is part of the AIB Group, offering mortgages exclusively through authorised mortgage Intermediaries, who are not affiliated with any mortgage lender, and are appointed based on their experience gained over time helping people like you, to buy a home.**

### **Why Choose Haven Mortgages?**

Haven Intermediaries search for the right mortgage for you, guiding you smoothly through each step of the borrowing process.

By choosing a Haven mortgage to buy your home, you have the comfort of knowing that your mortgage is backed by one of Ireland's best known financial services organisations – AIB Group.

We're here to provide as much support as you need when buying your home. We've helped thousands of people to buy a home and we'd like to help you too.

### **Mortgage options to suit your needs:**

We provide a range of mortgages to people buying their first home, moving to their next, building a home, renovating, or buying a holiday home. We also have a mortgage specifically for people buying or building an energy efficient home. Ask your Haven Intermediary about the Haven Green Mortgage.

As a Haven customer you can benefit from our range of competitive mortgage options and offers that can see you through the life of your mortgage such as:

- > A range of rates including variable and fixed terms of up to 10 years.
- > The option to split your mortgage with part of it on a variable rate and part on a fixed rate.
- > Support for people undertaking a self-build, including tranche payments.
- > A Green 4 Year fixed rate for A1 to B3 energy rated homes.
- > €2,000 cash offer is available when switching a mortgage of less than €250,000 to Haven or when choosing the Green mortgage rate.
- > €5,000 cash offer for customers buying a home or switching a mortgage of €250,000 or more, is available on most fixed rates. This is not available on the Green mortgage rate.
- > A Top-up mortgage for customers wishing to renovate their home, help a family member buy their own home and for plenty of other reasons.



### Talk to your Haven Mortgage Intermediary

Your Intermediary has a wealth of knowledge when it comes to preparing a mortgage application. They can answer all your questions, about the amount you can borrow, the paperwork you'll need or the insurances that must be in place, your Haven Intermediary is there to help you every step of the way.



We look forward to helping you buy your home.

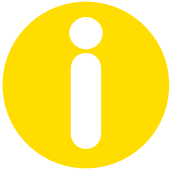
Your Haven Mortgage intermediary is: .....

Address: .....

.....

Contact number: .....

.....



## Home Mortgage Regulatory Information

### Important Regulatory Information

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

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

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

**Warning: The cost of your monthly repayments may increase.**

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME. (Applies to variable rate loans only)**

**Note:** If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995. Maximum loan to value of Owner Occupier Residential Properties - 90% of purchase price or valuation whichever is lower. Lending levels are subject to monthly repayment burden, typically not exceeding c. 35% of borrowers disposable income and will vary according to individual circumstances. Loan requests considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates). Loans not available to people under 18. Mortgage loans require to be secured by a mortgage and charge on the subject property. A typical €100,000, 20 year mortgage for an Owner Occupier Residential Property with LTV greater than 80% will have a variable interest rate of 4.25% and APR 4.4%, and 240 monthly repayments of €619.23. If the APR does not vary during the term of the mortgage, the total cost of credit i.e. the total amount repayable less the amount of the loan would be €48,831.27 (inclusive of valuation report fees of €215). The total amount repayable would be €148,831.27. The effect of a 1% increase in interest rates for such a mortgage will add €54.61 to the monthly repayments. To assess the value of your property and make sure that it offers suitable security for your mortgage loan, you will need to send us a valuation report on it. This valuation report will cost you €150.00 and must be in our standard form and undertaken by a valuer from our Residential Mortgage Valuer's Panel. If the valuation of the property is undertaken more than two months before the requested date of drawdown of the mortgage loan or of the final stage payment, we will require an up to date valuation of the property, in our standard form, before drawdown can take place; this will cost you €65.00. Lending criteria, terms and conditions will apply.

Haven Mortgages Limited is regulated by the Central Bank of Ireland.

HAV068 10.22