

Pension (Unit Trust) Mortgage

Features and benefits	
<ul style="list-style-type: none"> • Non-Recourse Lending • 15 year Capital and Repayment option • 15 year interest-only option (unit trusts only)* • Up to 50% Loan to Value 	<ul style="list-style-type: none"> • Loans from €40,000 up to €500,000 • Term 5 to 15 years • Minimum property value €80,000 with no maximum property value

Variable Rates for Buy-to-Let Investors - Pension (Unit Trust) Mortgage	
Variable Rate	Loan to Value (LTV)
<i>Capital and Interest</i>	
5.45%	LTV less than or equal to 50%
<i>Interest Only (variable/flexible capital repayment option) *</i>	
5.59%	LTV less than or equal to 50%

*The Trustees may opt for a variable capital repayment plan which does not require scheduled repayments

Legal Fees	€1,500 + VAT + Outlays
Application Fee	0.5% of the loan amount

(Please note that this leaflet is not for consumer distribution)

For further information, please contact your Pensions Adviser

Product details and rates are correct as at 30.03.2017 but are subject to change.
Lending Criteria, Terms and Conditions apply and are subject to change.

WARNING:
YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

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:
THE INTEREST RATE ON THIS LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME. THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

WARNING:
IF YOU HAVE AN INTEREST-ONLY MORTGAGE THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

WARNING:
YOUR BUY TO LET PROPERTY IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

Dilosk DAC trading as Dilosk and ICS Mortgages is regulated by the Central Bank of Ireland.