haven

Need a **change?**

Switch your Mortgage to Haven and we'll pay you €3,000 to help cover your costs

If you're thinking of switching your home mortgage from your current provider, your Mortgage Intermediary would be delighted to talk to you about a Haven mortgage.

Once you've made the switch, we'll pay you **€3,000** directly to the current account you use to pay your mortgage. The Switcher offer will be applied to all eligible Switcher Mortgages where mortgage drawdown has occurred from the 1st June 2016 to 31st December 2027.

Switching is Easy...

To switch or find out more about this offer just contact your Mortgage Intermediary to help you through every step of the process.

www.havenmortgages.ie

Important Information

This offer is available for customers looking to move their principal Private Dwelling House (PDH) mortgage from their current lender to Haven without moving property. The Switcher offer will be applied to all eligible Switcher Mortgages where mortgage drawdown has occurred from the 1st June 2016 to 31st December 2027. The payment will be made within 2 months of mortgage drawdown.

Switching is available for all PDH mortgage holders in Ireland who have a mortgage with any other Mortgage provider and meet Haven's lending criteria. We will require that your mortgage repayments are not in arrears, also that your mortgage is not in negative equity - this is when the balance of your current mortgage is greater than the current market value.

If you have a tracker mortgage with another mortgage provider, switching your mortgage to Haven means you will lose your existing tracker rate. We recommend you seek independent financial advice before deciding to switch your mortgage.

Customers cannot avail of both the €3,000 Switcher Offer and the Haven €5,000 Cashback offer. By signing the Haven €3,000 Switcher Offer form you are applying for this Haven €3,000 Switcher Offer and will therefore not be eligible for the Haven €5,000 Cashback offer. For more information on the Haven €5,000 Cashback offer and eligibility criteria, contact your Mortgage Intermediary.

A Haven Green 4 Year Fixed Rate Mortgage is available for new and existing customers if you are first time buyers of a home, moving to a new home, buying a holiday home, topping-up an existing mortgage, or switching a mortgage to Haven Mortgages. Customers who switch can avail of the Haven Green 4 Year Fixed Rate Mortgage and the Haven €3,000 Switcher Offer (at mortgage drawdown). For more information on the Haven Green 4 Year Fixed Rate Mortgage. click here: **www.havenmortgages.ie/mortgage-centre/haven-green**.

The Haven €3,000 Switcher Offer does not affect your Cost of Credit.

Note: The terms and conditions of the Haven €5,000 Cashback have been updated and this offer is no longer available on every fixed rate. The Haven €5,000 Cashback is not available on the Haven Green 4 Year Fixed Rate Mortgage. For more information on the Terms and Conditions see: **www.havenmortgages.ie/mortgage-centre/haven-cashback**.

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

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 report, which may limit your ability to access credit, a hire purchase agreement, a consumer-hire agreement or a BNPL agreement in the future.

Warning: The cost of your monthly repayments may increase.

Warning : Your interest rate may increase and the amount of your mortgage repayments may increase as a result.

Warning: If you cancel or make a claim for reimbursement of a direct debit repaying your mortgage account, and fail to make alternative arrangements for payment, your account will go into arrears.

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

Warning: The payment rates on this housing loan may be adjusted by the lender from time to time.

Note: The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate. 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 4.15% and APR 4.3%*, and 240 monthly repayments of €613.91. 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 €47,554.23 (inclusive of valuation report fees of €215). The total amount repayable would be €147,554.23. The effect of a 1% increase in interest rates for such a mortgage will add €54.36 to the monthly repayments. *Some costs are not known to us and are therefore not included in the annual percentage rate of change (APRC). These costs are detailed in the Letter of Offer. The costs associated with a BER certificate are not known to us. Your assessor will tell you how much this costs. The APRC is the total cost of the loan expressed as an annual percentage. The APRC is provided to help you compare different offers.Lending criteria, terms and conditions will apply.