



**AIB lowers tracker mortgage rates  
29th January 2004**

AIB has recently reviewed its full suite of mortgage products and has lowered Tracker rates to complement and enhance the Bank's existing range of options. Hugh O'Keeffe, Marketing Manager, AIB Personal & Business Strategy, said, "This further improves the range of choice and value available to AIB customers".

The following competitive Tracker rates are effective from close of business Friday January 30th, 2004:

| Loan to Value | Mortgage Amount                 | Interest Rate |
|---------------|---------------------------------|---------------|
| Up to 60%     | All amounts                     | 2.95%         |
| Above 60%     | Mortgages less than €250,000    | 3.25%         |
| Above 60%     | Mortgages greater than €250,000 | 3.10%         |

AIB's existing range of mortgage interest rate options are:

Standard Variable Rate 3.3% APR 3.3%

1 Year Fixed Rate 2.75% APR 3.3%

**Ends**

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