23rd October 2025

AIB Group announces reductions of up to 0.65% in non-Green Fixed Mortgage rates

- **AIB's 5 Year Fixed rate for non-Green mortgages reduced by 0.65%; all other AIB non-Green Fixed rate mortgages reduced**
- **EBS Green 4 Year Fixed rate reduced by 0.35% following recent non-Green reductions**
- **Selection of Haven non-Green mortgage rates reduced by up to 0.35% following recent Green reductions**

AIB Group has announced a significant suite of reductions to its non-Green fixed mortgage rates of up to 0.65%. The cuts, which include all AIB non-Green fixed mortgage rates, will be available from 24th October 2025, for new and existing customers. Following recent non-Green rate reductions EBS has announced a cut in its Green 4 Year Fixed rate of 0.35%. While Haven has lowered a number of its non-Green mortgages by up to 0.35% following recent Green reductions. These significant reductions will benefit a large number of new and existing mortgage customers.

The reductions reflect AIB Group's commitment to delivering value for customers across a variety of mortgage products, whether their home qualifies for a green mortgage or not.

These latest reductions follow several cuts to Green mortgage rates by AIB Group, as well as non-Green rate cuts by EBS and green rate cuts by Haven earlier this year. AIB, EBS and Haven have a full suite of mortgage options for our customers across Green, variable and fixed rates and continue to offer competitive variable mortgage rates which appeal to customers who don't wish to opt for a fixed rate.

A monthly repayment on a new €300,000 AIB 1-year fixed rate mortgage, with a loan to value of >80% over a 25 year term will be €1,500.67. The previous monthly repayment would have been €1,606.62, representing a saving of €105.95 per month, €1,271.40 a year, or €2,308.34 over the 25 year term.

AIB's Managing Director, Retail Banking, Geraldine Casey said, "*AIB Group is pleased to offer a number of significant interest rate changes which could be of benefit to our customers on their home loans. We continue to take a balanced and measured approach to interest rate changes, offering choice, value and convenience across our AIB, EBS and Haven brands. These meaningful reductions we're making could benefit tens of thousands of customers by saving them money each month, in some cases c. €105, or c. €1,270 a year.*

We understand that some customers are buying a home in areas where Green properties are limited. These new non-Green rates in AIB and Haven will provide significant support to those customers, while the EBS Green Fixed rate reduction is extremely competitive.

Whether our customers are looking for a mortgage that's Green Fixed, non-Green Fixed, high value or variable, AIB Group remains committed to supporting and providing them with the best value on their home buying journey."

For more information on AIB's mortgage rates seewww.aib.ie/mortgages

For more information on EBS' mortgage rates see www.ebs.ie/mortgages

For more information on Haven's mortgage rates see www.havenmortgages.ie/mortgage-centre/mortgage-rates

ENDS.

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AIB

AIB Brand		Existing Rate	New Rate (effective 24.10.2025)
PDH Fixed Rates			
1 Year Fixed Rate	<=50% LTV	3.90%	3.30%
	>50%<=80%	4.05%	3.40%
	>80%	4.15%	3.50%
2 Year Fixed Rate	<=50% LTV	3.70%	3.35%
	>50%<=80% LTV	3.85%	3.45%
	>80% LTV	3.95%	3.55%
3 Year Fixed Rate	<=50% LTV	4.05%	3.50%
	>50%<=80% LTV	4.20%	3.60%
	>80% LTV	4.30%	3.70%
4 Year Fixed Rate	<=50% LTV	4.10%	3.55%
	>50%<=80% LTV	4.25%	3.65%
	>80% LTV	4.35%	3.75%
5 Year Fixed Rate	<=50% LTV	4.15%	3.65%
	>50%<=80% LTV	4.30%	3.75%
	>80% LTV	4.50%	3.85%
7 Year Fixed Rate	<=50% LTV	4.40%	3.85%

	>50%<=80% LTV	4.55%	3.95%
	>80% LTV	4.65%	4.05%
10 Year Fixed Rate	<=50% LTV	4.55%	4.00%
	>50%<=80% LTV	4.70%	4.10%
	>80% LTV	4.80%	4.20%
Higher Value 4 Year Fixed Rate	<=50% LTV	3.70%	3.40%
	>50%<=80% LTV	3.85%	3.50%
	>80% LTV	4.05%	3.60%

EBS

EBS	**Existing Rate**	**New Rate (effective 24.10.2025)**
Green 4 Year Fixed Rate	3.55%	3.20%

Haven

Haven	**Existing Rate**	**New Rate (effective 24.10.2025)**
PDH Fixed Rates		
1 Year Fixed Rate	3.85%	3.55%
2 Year Fixed Rate	3.95%	3.60%
5 Year Fixed Rate	4.15%	3.90%
7 Year Fixed Rate	4.35%	4.10%
10 Year Fixed Rate	4.45%	4.25%