## Application Form For Reduced / Alternative Mortgage Repayment arrangements

## How to complete the form


3
Please use BLOCK CAPITAL A 2 LETTERS and leave one space between each word

## DOCUMENTS CHECKLIST

A property valuation may be required in certain circumstances and must be carried out prior to the assessment of all Voluntary Sale cases.

Borrower 1 Borrower 2

The Lender will arrange this valuation on your behalf, and should cost you no more than $€ 150$


PAYE Applicants

- Your most recent statement of earnings e.g. Employment Detail Summary (EDS) from revenue.ie to confirm your earnings history
- 3 most recent payslips

If you have any non-PAYE income we need to confirm your tax affairs are in order, please send us one of the following documents:

- ROS Charges and Payments statement confirming your tax is paid; or
- A letter of confirmation from your accountant confirming your tax affairs are in order, including any Revenue arrangements that may be in place.


## Self-Employed Applicants

- 2 Years most recent Revenue Acknowledged Form 11
*3 Years most recent Revenue acknowledged Form 11 may be required in certain circumstances (Please consult with your Mortgage Advisor for further detail).


## Non-AIB Group Bank Statements

- 6 months most recent current account statements
- 6 months most recent statements for all existing financial commitments

We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for customer identification.

In order to verify your PPSN/TRN you may need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN/TRN and full name. For a full list of acceptable documents and more information on how to provide it, visit www.aib.ie/ccr or your local AIB Branch.

Please note: We will carry out a credit check using credit reference agencies prior to approving your alternative mortgage repayment

## DATA PROTECTION

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. It may change from time to time.

## SECTION A - PROPOSAL DETAILS

## Alternative Mortgage Repayments

I/We wish to apply for one of the following alternative mortgage repayment:
Please select the option you wish to apply for:
(i) Interest Only Repayments

Please also complete section B, C, D and F
(ii) Mortgage Loan Term Extension

Please also complete section B, C, D and G
(iii) Voluntary Sale

Please also complete section B, C , D and H
(iv) Moratorium

Please also complete section B,C,D and I
(v) Fixed Repayment option

Please also complete section B,C,D and J

Reason(s) for request:


Where I/we have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to the mortgage under consideration. I/we understand that the information will only be used for this purpose.
I/we may withdraw this consent at any time.
Signature of account holders (all parties to the loan MUST sign)
Signature of First Applicant
Date

Warning: Your selected alternative mortgage repayment, if approved by AIB, may impact the overall cost of credit on your mortgage(s). Note: Please note, if your selected alternative mortgage repayment is approved by AIB, it is your responsibility to carry out a review of all of your insurance arrangements, for example, life assurance, home insurance, payment protection insurance, etc. to ensure that they are adequate and appropriate for the term of your mortgage loan account(s).

Please indicate type of property $\square$

## SECTION B - ACCOUNT \& BORROWER DETAILS

## Borrower Information:

Name

Mortgage Loan Account No(s)
Outstanding Mortgage
Balance (€)
Estimated Current Value of Property ( $€$ )
Monthly Mortgage
Repayments Due ( $€$ )

Correspondence Address

Borrower 1

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Borrower 2




## SECTION B* - ACCOUNT \& BORROWER DETAILS CONT.

Address of each
property owned

| Type of Property |
| :--- |
| (Buy To Let or |
| Private Dwelling Home?) |
| Ownership Type |
| (Joint or sole) |
| Loan Balance ( $€$ ) |
| Approximate |
| Property Value ( $€$ ) |
| Have you been in |
| arrears in the past |
| two years? |
| (If |


| Ares, please give details) |
| :--- |


| Mrears Balance ( $€$ ) |
| :--- |
| Monthly Rental |
| Income ( $€$ ) |

## Property 2



## Property 3


$\square$

Monthly Mortgage
Repayments
Lender
For Sale




* AIB may ask you to provide documentation to support the information you have provided in this section.


## SECTION C* - YOUR MONTHLY INCOME

Borrower 1
Gross Monthly Salary (before tax and any other deductions at source)
Net Monthly Salary (after tax and other deductions at source)
Monthly Social
Welfare Benefit
Child Benefit
Other (Please Specify)
Total Monthly Income

Borrower 2
$\square$ Total


$\square$





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$\square \square \square \square \square \square \square \square \square \square \square$


## Savings/Investments/Other Assets

Details of Assets
(e.g. Cash Deposits, Shares etc)


Financial Institutions (e.g. Credit Union)


Balance/Value


Monthly Income (e.g. Rental Income, Interest Dividends)


* AIB may ask you to provide documentation to support the information you have provided in this section.

Lender
e.g. Credit Union, Building Society, Other Bank

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Monthly Repayment
Type Repayment e.g. Interest only/ Capital \& Interest

| $\mid €$ |
| :--- |
| $€$ |

## Monthly Household Expenditure

Utilities, e.g. Gas, Electricity, Phone etc.
Childcare cost e.g. Creche, child minder etc
Household, e.g. Groceries, Clothing etc
Transport e.g. Petrol, Tax, Insurance etc
Primary Residence Mortgage-related Costs e.g. Mortgage Protection/ Endowment Premium, Payment Protection, House Insurance

Education e.g. Books, School fees, uniforms, extra curricular activities
Medical e.g. medical expenses and prescription charges, Health Insurance
Social e.g. Christmas, Birthdays, eating out, club memberships
Monthly expenditure on property assets
Monthly Savings
Other
Total Monthly Expenditure


## Arrears if applicable



* AIB may ask you to provide documentation to support the information you have provided in this section.


## SECTION F - INTEREST ONLY REPAYMENTS

I/We wish to apply for interest only repayments on my/our following loan account(s):


I/We wish to apply for interest only repayments for a period of $\square$ months* (the "Interest Only period"). If my/our application for interest only repayments is approved:

1. I/We understand and accept that if this application is approved by AIB, certain terms and conditions (as outlined in this form, and/or as will be confirmed to me/us in writing following approval of this application) will apply to my/our mortgage loan account(s) as a result of the approval of this application, and that these may be a change to my/our existing terms and conditions, and that all other existing terms and conditions of my/our mortgage loan account(s) will remain in full force and effect (and that if there is a conflict between those existing terms and conditions, and the terms and conditions which will apply to my/our mortgage loan account(s) following approval of this application, the terms and conditions relevant to this application will take priority); and
2. I/we understand the advantages of an Interest Only repayment as follows;

- An Interest Only period gives me/us the flexibility to reduce my/our repayments to interest only for up to a maximum of 12 months.

3. I/We understand the disadvantages of an Interest Only repayment as follows;

- During the Interest Only period, I/we will only be making repayments to meet the interest and the amount borrowed (the capital) will remain outstanding and must be repaid after the Interest Only period expires;
- When the Interest Only period expires, my/our mortgage repayment amounts will increase because they will be recalculated to ensure that the total outstanding capital is repaid (together with interest due) within the mortgage loan term remaining;
- It will result in an additional cost of credit, which is the total interest cost of deferring capital repayment during the Interest Only period. The following illustrative examples, show the impact of taking an Interest Only arrangement for a customer with a loan of $€ 100,000$, over 25 years at the interest rate of $3.15 \%$;
a) No Payment Break: Total cost of credit is $€ 44,520.59$, repayments of $€ 481.75$ per month
b) 12 month interest only: Total cost of credit is $€ 45,705.68$, repayments of $€ 494.99$ per month

4. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place;
5. I/we confirm I/we are not in financial difficulty and I/ we are making this request to accommodate lifestyle requirements or for exceptional short term events and not because I am /we are unable to afford my mortgage repayments;
6. I/we have read the information provided in this form and I/we understand the terms and conditions and the advantages and disadvantages of an Interest Only arrangement and I/we wish to proceed with this application; and
7. I/We confirm that the information I/we have provided is true and accurate.

## Please note the following;

- For an Interest Only arrangement, interest is charged to the mortgage loan account on a monthly basis. For all other arrangements, interest will be charged to the mortgage loan account on a quarterly basis
- The flexibility to reduce your repayments to interest only for a maximum of 12 months, is available throughout the lifecycle of your mortgage (subject to approval)
- You have a cooling off period of 14 days. You can contact us to cancel your Interest Only arrangement without incurring a higher cost of credit during the cooling off period. Within this time if you cancel your Interest Only arrangement, your account will revert back to the pre-arrangement repayment. If your repayment date is scheduled within the 14 day cooling off period and you request to cancel your Interest Only arrangement, you will need to arrange to pay the Capital and Interest repayment amount due
- In addition, you can cancel your Interest Only arrangement and revert to Capital and Interest repayments at any time during the Interest Only period
- We recommend that you get independent legal and/or financial advice before considering an Interest Only arrangement
- On approval of this application you will receive a letter confirming the change and any guarantor named on the account will also receive a copy of the letter
Signature of account holders (all parties to the loan MUST sign)

| Signature of First Applicant |  |  |  | Signature of Second Applicant |  |  |  |  |  |
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## SECTION G - MORTGAGE LOAN TERM EXTENSION

I/We wish to extend my/our current mortgage loan term(s) on the following account(s):


I/We wish to extend my/our current mortgage loan term by an additional
months* If my/our application for a mortgage loan term extension is approved:

1. I/We understand that it will lengthen the time it will take to pay off my/our mortgage loan;
2. I/We understand that my/our mortgage repayment amounts will be recalculated, which will result in a reduction of my/our mortgage repayment amounts;
3. I/We understand that it will result in me/us paying more interest because of the interest charged over the additional period of time added to my/our mortgage loan term;
The following illustrative examples, show the impact of extending the term of the loan by 5 years for a customer with a loan of $€ 100,000,10$ years remaining and an interest rate of 3.15\%;
a. No term extension: Total cost of credit $€ 16,681.54$, repayment $€ 972.35$ per month
b. 5 year term extension: Total cost of credit is $€ 25,564.10$, repayment of $€ 697.59$ per month
4. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect;
5. I/We understand that a qualified valuer from the AIB Residential Mortgage Valuers' panel is required to complete a valuation on the mortgaged property; and
6. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place and evidence of this cover will be required.

## Please note the following;

- You have a cooling off period of 30 days after this arrangements is put in place
- We recommend that you get independent legal and/or financial advice before considering a Term Extension

I/We confirm that the information I/we have provided is true and accurate.
Signature of account holders (all parties to the loan MUST sign)

| Signature of First Applicant | Signature of Second Applicant |
| :--- | :--- | :--- |
| Date Day, Month , Year |  |

 subject to our lending criteria. Terms and conditions apply.

## SECTION H - VOLUNTARY SALE

If you are in negative equity* and you wish to apply for AIB consent** to the sale of your property so that you can use the full sale proceeds to reduce your mortgage balance, please confirm the following:

1. I/We understand that if AIB consents to the sale of the property while I am/we are in negative equity, the full sale proceeds will not be sufficient to discharge all of the mortgage loan debt owed, but I/we will still be liable to repay the residual debt remaining on the mortgage loan account until such time as it is repaid in full;
2. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect;
3. I/We understand that a qualified valuer from the AIB Residential Mortgage Valuers' panel is required to complete a valuation on the mortgaged property and acknowledge that this valuation should cost me/us no more than $€ 150$; and
4. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/We understand that this review will be necessary to ensure appropriate cover is in place.
I/We confirm that the information I/we have provided is true and accurate.
Signature of account holders (all parties to the loan MUST sign)

| Signature of First Applicant |  |  |  | Signature of Second Applicant |  |  |  |  |
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If your application for voluntary sale is approved by AIB, we will be in further contact to talk you through the necessary next steps.

* What is Negative Equity? If the total amount that you borrow (including any subsequent top-up mortgage loans) from the Bank is more than the value of the property, this results in negative equity.
** Please note that your application for voluntary sale will be considered by AIB on a case by case basis and approval is at our discretion and is subject to our lending criteria. Terms and conditions apply.


## SECTION I - MORATORIUM

I/We wish to apply for a Moratorium on my/our following loan account(s):
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I/We wish to apply for Moratorium for a period of $\qquad$
months (*max six months).
If my/our application for Moratorium is approved:

1. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect; and
2. I/we understand the advantages of a Moratorium as follows;

- A Moratorium gives me/us the flexibility to take a break from our mortgage repayments for up to a maximum of 6 months;

3. I/We understand the disadvantages of a Moratorium period as follows;

- I/we will be making no repayments to the interest or capital and this will remain outstanding and must be repaid after the Moratorium period expires;
- When the Moratorium period expires, my/our mortgage repayment amounts will increase because they will be recalculated to ensure that the total outstanding capital is repaid (together with interest due) within the mortgage loan term remaining;
- It will result in an additional cost of credit, which is the total interest cost of deferring capital repayment during the Moratorium period. The following illustrative examples, show the impact of taking a Moratorium for a customer with a loan of $€ 100,000$, over 25 years at the interest rate of $3.15 \%$;
a) No Payment Break: Total cost of credit is $€ 44,520.59$, repayment of $€ 481.75$ per month
b) 6 month Moratorium: Total cost of credit is $€ 45,806.83$, repayment of $€ 495.95$ per month

4. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place;
5. I/we confirm I/we are not in financial difficulty and I am / we are making this request to accommodate lifestyle requirements or for exceptional short term events and not because I am /we are unable to afford my mortgage repayments;
6. I/we have read the information provided in this form and I/we understand the terms and conditions and the advantages and disadvantages of taking a Moratorium and I/we wish to proceed with this application; and
7. I/We confirm that the information I/we have provided true and accurate.

## Please note the following;

- The flexibility to take a break from your mortgage repayments for a maximum of 6 months, is available throughout the lifecycle of your mortgage (subject to approval)
- You have a cooling off period of 14 days. You can contact us to cancel your Moratorium arrangement without incurring a higher cost of credit during the cooling off period. Within this time if you cancel your Moratorium arrangement, your account will revert back to the pre-arrangement repayment. If your repayment date is scheduled within the 14 day cooling off period and you request to cancel your Moratorium, you will need to arrange to pay the Capital and Interest repayment amount due
- In addition, you can cancel your Moratorium arrangement and revert to Capital and Interest repayments at any time during the Moratorium period
- We recommend that you get independent legal and/or financial advice before considering a Moratorium.
- On approval of this application you will receive a letter confirming the change and any guarantor named on the account will also receive a copy of the letter
Signature of account holders (all parties to the loan MUST sign)

| Signature of First Applicant |  |  |  | Signature of Second Applicant |  |  |  |
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[^1]
## SECTION J - FIXED REPAYMENTS

I/We wish to apply for fixed repayments on my/our following loan account(s):


I/We wish to apply for fixed repayment for a period of months* $\square$
If my/our application for fixed repayments is approved:

1. I/We understand that during the fixed repayments period, I/we will only be making repayments to meet the interest and a portion of capital of the amount borrowed (the remaining capital) will remain outstanding and must be repaid after the fixed repayment period expires;
2. I/We understand that when the fixed repayment period expires, my/our mortgage repayment amounts will increase because they will be recalculated to ensure that the total outstanding capital is repaid (together with interest due) within the mortgage loan term remaining;
3. I/We understand that it will result in an additional cost of credit, which is the total interest cost of deferring the remaining capital repayment during the fixed repayment period;
4. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect; and
5. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place.

I/We confirm that the information I/we have provided is true and accurate.
Signature of account holders (all parties to the loan MUST sign)
Signature of First Applicant $\quad$ Signature of Second Applicant

[^2]
# 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.

## WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. <br> THIS MAY AFFECT YOUR CREDIT RATING WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

Please be advised that if you do not repay the Mortgage Loan when due then you will be in breach of the terms and conditions of your mortgage and the Lender will take appropriate steps to recover the amount due. This could mean the Lender will commence legal proceedings seeking an order for possession against you, which will affect your credit rating and 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 ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

## The following is applicable only where the interest rate is FIXED for a period of at least one year:

- When will you have to pay an early repayment charge (ERC)?

At any time when a fixed interest rate (fixed for a period of at least 1 year) applies to your mortgage loan, you may have to pay us an early repayment charge if you; (i) repay all or part of your mortgage loan early, (ii) make an out of course repayment, or (iii) convert the interest rate on your loan to another interest rate. Any or all of these instances may result in a cost to the bank.

- How do we calculate the early repayment charge?

We calculate the early repayment charge using the following formula: (A) X (U) X (D \%) = € ERC [early repayment charge], where:
(A): Amount of your mortgage loan being repaid early, or converted to another interest rate.
(U): Number of months remaining before the fixed interest rate is due to expire, divided by 12.
(D\%): Difference between your original fixed interest rate at the start of the fixed interest rate term, for the full fixed interest rate term, and the applicable fixed interest rate offered by the Bank at the time the mortgage loan is repaid or converted, for the period of $(U)$. [See note 3 in additional information regarding this calculation below.]
Example 1: You fix your mortgage loan at a fixed interest rate of $5.25 \%$ for a period of 5 years ( 60 months). After 3 years ( 36 months), you repay your mortgage loan in full. The outstanding amount on your mortgage loan at that time is $€ 100,000$. The applicable fixed interest rate used is the 2 year fixed interest rate being offered by the Bank as there is still 2 years ( 24 months) remaining on your original fixed term, e.g. 3.0\%. In this case, $E R C=(A=€ 100,000) \times(U=24$ months $/ 12) \times(D \%=5.25 \%-3.0 \%=$ $2.25 \%$ ) = €4,500.

We will also use a market interest rate to calculate the D\% component in the formula above. In that case, D\% would be the difference between the market interest rate applicable at the start of the fixed interest rate term, and the market interest rate applicable at the time of the early repayment or conversion, for the unexpired fixed interest rate term. Note: Market interest rate is determined by the wholesale market. The market interest rates used will be as of close of business on the previous working day to the day the calculation is being completed.
Example 2 (Additional Calculation): You fix your mortgage loan at a fixed interest rate of $5.25 \%$ for a period of 5 years ( 60 months). The market interest rate applicable at the start of the fixed interest rate term is $3.5 \%$. After 3 years ( 36 months), you repay your mortgage loan in full. The outstanding amount on your mortgage loan at that time is $€ 100,000$. The market interest rate applicable at the time of early repayment for the remainder of the fixed interest term of 2 years is $1.5 \%$. In this case, ERC = $(A=€ 100,000) \times(U=24$ months $/ 12) \times(D \%=3.5 \%-1.5 \%=2 \%)=€ 4,000$.
AIB will calculate the ERC, using both D\% components outlined above. We will then compare the outcome of each calculation and will accept the lower amount, as this is the most beneficial to you. In the above example, this would be the ERC of €4,000.

A specific ERC calculation for your loan can be obtained by request from AIB Home Mortgages, 1 Adelaide Road, Dublin 2. Further information on the terms used here is available on https://www.aib.ie/our-products/mortgages/Mortgage-Jargon

- Additional information regarding the calculation

We take a number of other factors into account as described below. These will result in a lower ERC than if we did not take these into account. For example:

1. We consider the reducing balance nature of your mortgage, which will mean that your ERC will be less than the indicative figure produced by the $\mathrm{A} \times \cup \times \mathrm{D} \%$ formula.
2. When the remaining term does not exactly match a term for which there is a rate available, we will use the two closest rates and apply the most beneficial to you. For example, if you have 18 months remaining on your fixed term, we will use the more beneficial of the 12 and 24 month rates in our calculations.
3. If there is more than one applicable fixed interest rate offered by the Bank at the time the ERC is being calculated, we will always use the fixed interest rate that generates the lower ERC in our calculations"

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of $€ 500$ and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local AIB branch and on www.aib.ie.


[^0]:    Please note maximum interest only period that may be requested is 12 months

    * Please note that the number of months you can avail of interest only repayments will be considered by AIB on a case by case basis and approval is at our discretion and is subject to our lending criteria. Terms and conditions apply.

[^1]:     subject to our lending criteria. Terms and conditions apply.

[^2]:    Please note maximum fixed repayment period that may be requested is 12 months
     lending criteria. Terms and conditions apply.

