

Residential Homeloan interest rate comparison

Mortgage Horizons







									
	Standard	Loyalty	Standard	KBC a/c holders*	Standard	1-year discount		**	
Residential Home loan Rates									
Maximum LTV	90%		90%	90%	90%	90%	90%	90%	90%
Variable									
<50%	3.50%	3.10%	3.20%	3.00%	3.70%	3.2%	2.75%	3.90%	2.75%
<60%	3.50%	3.10%	3.20%	3.00%	3.80%	3.3%	2.95%	3.90%	2.95%
<70%	3.70%	3.20%	3.25%	3.05%	3.90%	3.4%	2.95%	4.20%	2.95%
<80%	3.70%	3.20%	3.25%	3.05%	4.00%	3.5%	2.95%	4.20%	2.95%
<90%	3.90%	3.60%	3.50%	3.30%	4.20%	3.7%	3.15%	4.50%	3.15%
Standard Variable rate	4.30%		4.25%	4.05%	4.5%		3.15%	4.50%	N/A
Fixed									
1 Year <90%			2.70%	2.50%	3.20% (3.3%>80%)		3.15%	2.90%	
2 Year <60%	2.30%		2.45%	2.25%	3.20%		3.15%	2.90%	
2 Year <60%-80%	2.30%		2.50%	2.30%	3.30%		3.15%	2.90%	
2 Year <80%-90%	2.30%		2.50%	2.30%	3.60%		3.15%	2.90%	
3 Year <60%	2.90%	2.80%	2.75%	2.55%	2.85%(2.75%>250k)		2.85%	3.00%	2.55%
3 year 60%-80%	2.95%	2.85%	2.80%	2.60%	2.90% (2.80%>250k)		2.85%	3.00%	2.60%
3 Year 80%-90%	2.99%	2.90%	2.85%	2.65%	3.10%		2.85%	3.00%	2.65%
4 Year	2.60%						2.85%		
5 Year <60%	2.90%	2.80%	2.80%	2.60%	2.95%(2.85%>250k)		2.85%	3.00%	2.60%
5 Year 60%-80%	2.95% (2.5%>500k)	2.85%	2.85%	2.65%	3.00%(2.9%>250k)		2.85%	3.00% (2.5% >400k)	2.65%
5 Year 80% - 90%	2.99%	2.90%	3.00%	2.80%	3.20%		2.85%	3.00% (2.5%>400k)	2.8%
7 Year <60%	2.99%				3.10%		3.15%		2.95%
7 Year 60%-80%	2.99%				3.20%		3.15%		3.40%
7 Year 80%-90%	3.29%				3.35%		3.15%		3.60%
10 Year >50-60%			3.05%	2.85%			3.30%	3.30%	
10 Year >60%-80%			3.19%	2.99%			3.30%	3.30%	
10 Year >80%-90%			3.40%	3.20%			3.30%	3.50%	

Table is for doddl customer reference only. All information has been obtained from publicly available sources correct as at 01.08.19.

All rates are quoted for guidance only and do not form any part of a legal contract, agreement or understanding.

* Based on 0.20% discount subject to KBC T&C's

** BOI customers with mortgage >€400,000 have the option to waive cashback in return for a 0.50% reduction in 5 yr fixed rate, can be used in conjunction with 0.20% Green Rate Mortgage if eligible