

# Residential Homeloan & BTL Interest Rate Comparison- Gross rates

# Mortgage Horizons








										
	Standard	C/A	Standard	1yr discount						
<b>Residential Home Loan Rates</b>										
<b>Maximum LTV</b>	90%	90%	90%	90%	90%	90%	90%			
<b>Variable</b>										
<50%	3.50%	3.20%	3.00%	3.70%	3.2%	2.75%	3.90%	2.75%	2.70%	
<60%	3.50%	3.20%	3.00%	3.80%	3.3%	2.95%	3.90%	2.95%	2.70%	
<70%	3.70%	3.25%	3.05%	3.90%	3.4%	2.95%	4.20%	2.95%	2.95%	
<80%	3.70%	3.25%	3.05%	4.00%	3.5%	2.95%	4.20%	2.95%	2.95%	
<90%	3.90%	3.50%	3.30%	4.20%	3.7%	3.15%	4.50%	3.15%	3.15%	
<b>Standard Variable rate</b>	<b>4.30%</b>	<b>4.25%</b>	<b>4.05%</b>	<b>4.50%</b>		<b>3.15%</b>	<b>4.50%</b>	<b>N/A</b>	<b>N/A</b>	
<b>Fixed</b>							Green *			
1 Year <90%	N/A	2.70%	2.50%	3.20% (3.3%>80%)		3.15%	2.90%	2.70%	N/A	N/A
2 Year <60%	2.30%	2.45%	2.25%	3.20%		3.15%	2.90%	2.70%	N/A	N/A
2 Year 60%-80%	2.30%	2.50%	2.30%	3.30%		3.15%	2.90%	2.70%	N/A	N/A
2 Year 80%-90%	2.30%	2.50%	2.30%	3.60%		3.15%	2.90%	2.70%	N/A	N/A
3 Year <60%	N/A	2.75%	2.55%	2.80%(2.65%>250k)		2.85%	3.00%	2.80%	2.55%	2.55%
3 year 60%-80%	N/A	2.80%	2.60%	2.85% (2.70%>250k)		2.85%	3.00%	2.80%	2.60%	2.60%
3 Year 80%-90%	N/A	2.85%	2.65%	2.90%		2.85%	3.00%	2.80%	2.65%	2.65%
4 Year	2.60%	N/A	N/A	N/A		2.85%	N/A	N/A	N/A	N/A
5 Year <60%	2.60%(2.50%>€300,000)	2.80%	2.60%	2.90%(2.75%>250k)		2.85%	3.00%	2.80%	2.60%	2.60%
5 Year 60%-80%	2.60%(2.50% >€300,000)	2.85%	2.65%	2.95%(2.80%>250k)		2.85%	3.00%	2.80%	2.65%	2.65%
5 Year 80% - 90%	2.60%	3.00%	2.80%	3.00%		2.85%	3.00%	2.80%	2.80%	2.80%
7 Year <60%	2.99%	N/A	N/A	3.10%		3.15%	N/A	N/A	2.95%	N/A
7 Year 60%-80%	2.99%	N/A	N/A	3.20%		3.15%	N/A	N/A	3.40%	N/A
7 Year 80%-90%	2.99%	N/A	N/A	3.35%		3.15%	N/A	N/A	3.60%	N/A
10 Year <60%	N/A	3.05%	2.85%	N/A		3.30%	3.30%	3.10%	N/A	N/A
10 Year 60%-80%	N/A	3.19%	2.99%	N/A		3.30%	3.30%	3.10%	N/A	N/A
10 Year 80%-90%	N/A	3.40%	3.20%	N/A		3.30%	3.50%	3.30%	N/A	N/A
<b>Buy to Let</b>										
<50% Variable	4.50%	4.50%	4.80%		N/A	4.60%	3.75%	3.75%		
>50% Variable	4.95%	4.80%	5.05%		N/A	4.80%	3.95%	3.95%		
3 Year Fixed	N/A	5.25%	4.65%		N/A	N/A	N/A	N/A		
5 year Fixed	5.40%	5.25%	4.85%		N/A	5.10%	N/A	N/A		

Table is for Mortgage Horizons Ltd customer reference only. All information has been obtained from publicly available sources correct as at 17.09.19.  
 All rates are quoted for guidance only and do not form any part of a legal contract, agreement or understanding.  
 PTSB BTL rate quoted 60%-75% LTV, Finance Ireland & ICS BTL <50% rate is for <=60% LTV,>50% rate is for 60%-70% LTV  
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