

Outgrown Your Home? Ulster Bank Launches New Mortgage Campaign Aimed at Movers and Switchers

- Multi-channel, dynamic ad campaign recognises the struggles some families face when they need more space
- Developed by Boys and Girls, the 'Movers and Switchers' campaign also highlights Ireland's lowest 2, 4 and 7 Year Fixed Rate mortgages
- The latest pillar of Ulster Bank's 'Help for What Matters' brand proposition includes TV, Cinema, VOD, radio, OOH, digital and social elements and will run for five weeks

4th January 2019: Ulster Bank has kicked off the New Year by launching its 'Home Movers and Mortgage Switchers' ad campaign, aimed at families that are looking for more space or more financial breathing room.

The creative, which was developed by Boys and Girls, builds upon the bank's successful 'First Five' campaign for first-time buyers and highlights how space can become a premium in some homes as families grow, and the options available to those who are looking to move home or save money by switching to a lower rate.

Under Ulster Bank's wider brand proposition of 'Help for What Matters', this campaign has a media and production budget of approximately €1.4m, and showcases how Ulster Bank have the Lowest 2, 4 and 7 year fixed rates on the market, available to all new and existing customers. Customers who switch to the two-year fixed rate of 2.3% - Ireland's lowest – could save up to €3,660 a year.*

Speaking about the latest mortgage campaign, Ulster Bank's Head of Marketing Tony Boylan said:

"We recognise from talking to our customers that some homeowners need more space, whether that's physical space as their family grows, or financial breathing room at certain moments in their lives. That's why we're proud to offer Ireland's lowest 2, 4 and 7 Year Fixed Rate mortgages, providing real 'Help for What Matters' to our customers."

Creative Director at Boys and Girls, Mark Tuthill said:

"We are delighted to share Ulster Bank's latest work, the result of our close collaboration and shared ambition with Ulster Bank's marketing team and media agency Spark Foundry. Together we remain focused on delivering real help for Ulster Bank customers, building on the brand world we have developed with a mortgage campaign that takes the next step in our journey to position Ulster Bank as one of Ireland's most renowned financial brands."

Ireland's biggest independently owned creative agency, Boys and Girls, worked alongside Spark Foundry, part of the Core Media Group on the design and planning of the campaign. Ulster Bank also worked with Irish production company Antidote and director Ben Liam Jones, and all post-production was completed by Windmill Lane and Locky Butler Sound.

The campaign will run for five weeks until 10th February 2019 and includes a 40" TV and cinema advert, as well as a 20" VOD version. There will also be strong support in outdoor, including Dublin Bus T-sides, large and small format ads, national and local radio, digital, paid social, a media partnerships with Dublin Live, branch merchandising and below the line activations.

**see calculations below*

ENDS

NOTES TO THE EDITOR

About Ireland's lowest 2, 4 and 7 Year Fixed Rate mortgages

Ulster Bank has a two year fixed rate mortgage of 2.3%, the lowest in Ireland. The rate is available across all Loan to Value bands and is in addition to the market leading four year fixed rate of 2.6%. The four year rate is also available across all LTV bands, making Ulster Bank home to the cheapest fixed rate mortgages in the country.

***Saving:** A customer with a €300,000 mortgage over 20 years on a Standard Variable Rate of 4.3% will save €305.07 per month or €3,660.84 per year by switching to the new two year fixed rate of 2.3%.

For home buyers or switchers who want certainty in their repayments for longer, Ulster Bank also offers market leading seven year fixed rates, which range from 2.99% - 3.29%. And it continues to offer the High Value five year fixed rate of 2.5% for borrowings of more than €500,000, for those with up to 80% LTV.

In addition to these rates, Ulster Bank is also offering customers:

- €1,500 contribution to legal fees.
- Free valuations.
- €25,000 Life Insurance cover for first time buyers in the first year of the mortgage.
- 50% off Home Insurance for first time buyers in the first year of the mortgage.
- Same rates available to new and existing customers.
- 10% annual overpayment allowance on fixed rate products, giving customers both certainty of repayment and flexibility to make large overpayments to save interest.
- Secure bespoke video technology so customers can talk to us at their convenience.
- Mobile Mortgage Managers available to meet outside of work hours and in a place convenient to customers.
- Rates available through all channels, in branches, online, through our mobile mortgage managers, via telephone and via brokers.

Credits List for 'Movers and Switchers' Campaign

- Roisin Field: Advertising and Digital Content Lead, Ulster Bank

- Tony Boylan: Head of Propositions and Strategic Marketing, Ulster Bank
- Mark Tuthill: Creative Director, Boys + Girls
- Bairbre McGlade: Art Director, Boys + Girls
- Avril Delaney: Copywriter, Boys + Girls
- Sarah Chadwick: Producer, Boys + Girls
- Margaret Gilsenen: Strategic Planning Director, Boys + Girls
- Mark O'Connor: Business Director, Boys + Girls
- Sorcha Hanratty: Senior Account Director, Boys + Girls
- Director: Ben Liam Jones
- DOP: Nick Morris
- Production Company: Antidote
- Post Production: Windmill Lane
- Editor: John O Connor
- Grade Matt Branton
- Online: Ian Jacobs
- Sound: Locky Butler Sound
- Music: Denis Kilty
- Aoibhin Lennon: Business Director, Spark Foundry
- Jane McNamara: Senior Client Manager, Spark Foundry
- Darragh Barker: Digital Senior Client Manager, Spark Foundry