

# Fixed Rate Loan

A simple way to borrow with confidence about your repayments

## Overview

The Fixed Rate Loan offers customers a simple way to borrow on a fixed-rate basis, providing certainty over repayments and borrowing costs.

## Benefits

- The Fixed Rate Loan offers you a simple way to borrow between €10,000 to €1,000,000 for a period of 3 or 5 years on a fixed-rate basis.
- Reduces your exposure to the risk of higher interest rates.
- You'll have certainty of debt servicing costs for your business.

## Options, Fees and Features

- Interest rate is fixed.
- Facility amount: minimum from €10,000 to €1,000,000, for a period of 3 or 5 years on a fixed-rate basis.
- An arrangement fee may apply.
- No early repayment fees apply.
- Loans can be repaid in part or full at any time.

## Important Information

- Lending criteria, terms and conditions apply subject to credit approval.
- Lending is for business purposes only.
- Security may be required.
- Available to over-18s only.

## Product Specifications

<b>Interest calculation frequency:</b>	Daily
<b>Interest charging frequency:</b>	Quarterly
<b>Arrangement Fee Payable</b>	Yes
<b>Renewal Fee Payable:</b>	No
<b>Interest rate type:</b>	Fixed rate is charged and subject to change. Updated rate available for reference on the Ulster Bank website.

For more information and to find out how we can help, log onto [ulsterbank.ie](https://www.ulsterbank.ie)

**WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU REPAY EARLY, IN FULL OR IN PART, A FIXED-RATE CREDIT FACILITY.**