



Your step-by-step mortgage guide

All you need to get things moving.

 **Ulster Bank**
Help for what matters

Visit [ulsterbank.ie/mortgages](https://www.ulsterbank.ie/mortgages)

Mortgages and moving home, step-by-step

Buying your own home is one of the most exciting things you can ever do, but like all major events, it can often seem a bit overwhelming. Don't worry though – we'll tell you what to expect every step of the way.

This guide will help walk you through the home buying process step by step. Then, if you'd like a mortgage quote or have any questions, just pop into your local branch or pick up the phone and ask. Many of our branches are open 6 days a week and our Mortgage Specialists are always happy to help.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

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Getting ready for a mortgage

Before you can start thinking about a mortgage, you need to know exactly where you stand with your money.

The easiest way to figure out what you can afford is simply to write down what money is coming in and what needs paid out. Preparing a budget is all about being realistic and honest with yourself.

You'll find a budget planner on the next page to help you or why not arrange an appointment with one of our Mortgage Specialists who can help you work out your finances.



Use our handy planner to work out your budget

Income	Monthly amount €
Basic salary	
Disability Allowance	
Shift allowance	
Maintenance payments	
Pension	
Regular commission	
Rental Income	
Child benefit	
Overtime	
Other income	
Net monthly income	€ a month

Outgoing	Monthly amount €
Credit Card	
Buildings insurance – other properties	
Pension contribution	
Overdraft debit balance	
Car loans	
Life assurance	
Child care	
Local property tax	
Other outgoings	
Total expenses	€ a month

Try our mortgage calculators

You can also get a good idea of what you can afford to borrow and what your repayments might be by using our mortgage calculator tools at ulsterbank.ie/mortgages



Our mortgages at a glance

We have a wide range of mortgage products and services to choose from and our experienced Mortgage Specialists will help find the most suitable option for you.

A first time buyer – Your Ulster Bank Mortgage Specialist will guide you through the home buying process to help getting on the property ladder as easy as possible.

Remortgaging – Your Ulster Bank Mortgage Specialist can talk you through your options. Your current mortgage may have been the best available at the time – but what about now?

Moving home – Ulster Bank Mortgage Specialists are here to help whether you're upsizing, downsizing or have important questions you need answered. We could find you a brand new mortgage that's better suited to your situation.

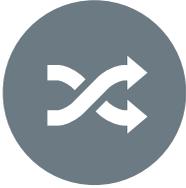
Borrowing more – You can borrow against the value of your property for home improvements or to pay off other debts.

If you have a debt consolidation mortgage:

WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

Considering a Buy to Let Mortgage – Whether you're looking at buying a home for children going to college or perhaps a holiday home for some quiet time, we'll help you find the right mortgage for your investment.

We have a range of mortgage types:



Variable Rate Mortgage

The Ulster Bank Variable Rate Mortgage is designed to offer you more flexibility, more choices and more financial freedom. It puts you in control and allows you to manage your mortgage in a way that suits your own individual needs. You can benefit from:

- **Regular overpayments** – to clear your mortgage faster and reduce interest paid over the mortgage term
- **Lump sum payments** – to pay a large amount off in one go and reduce the amount of total interest

A Variable Rate Mortgage allows you to take advantage of interest rate reductions which may occur over the term of your mortgage. But if interest rates rise, it can also result in an increase in repayments.

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.



Fixed Rate Mortgage

The repayment amount on your mortgage is fixed for a set period of time so you don't have to worry about any increases in the interest rate. It means you always know where you stand, although if general interest rates reduce, your mortgage payments will not reflect this. After the fixed period, your mortgage will revert to a Variable Mortgage Rate. As Ulster Bank Variable Rates are not linked to the ECB base rate, your rate can increase at any time even if there is no change in the ECB base rate.

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.



First Time Buyer Mortgage

For First Time Buyers and Switchers (with no top up) a maximum of 90% LTV will apply. For Home Movers a maximum LTV of 80% applies. You can then spread your mortgage repayments over a term of up to 35 years depending on your circumstances.

Key considerations for an Ulster Bank Mortgage

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

Lending criteria apply for a mortgage and there are terms and conditions. You must be over 18 and security, buildings insurance and life cover are also required. The Maximum Loan To Value which will be applied is 90%. For First Time Buyers and Switchers (with no top up) a maximum of 90% LTV will apply. For Home Movers a maximum LTV of 80% applies. These limits may vary. Buy to Let, Switcher, Negative Equity Mortgages and Mortgages in Arrears are excluded. Applicant must reside in, and property must be in, Republic of Ireland. The loan amount is not based on one fixed formula. Factors reflecting the repayment capacity of each applicant are individually assessed based on a combination of factors including qualifying income, net disposable income and existing commitments. We'll make sure all of this is clear to you upfront.

How much you can borrow and for how long

Our minimum mortgage amount is €40,000. Our maximum sum advanced is the purchase price or the value of the property, whichever is lower. The minimum term of the mortgage is 5 years and the maximum term is 35 years, subject to serviceability after retirement age.

Monthly Cost Examples

Assuming a total amount of credit of €100,000 repayable over 20 years at a borrowing rate of 4.3% (variable), the cost per month is €621.90 excluding insurance. The total amount to be repaid is €149,294 which includes a release of security fee of €38. The Annual Percentage Rate of charge is 4.4% (variable). The additional cost per month of a 1% rise in the rate of interest of such a mortgage is €54.74 and would be payable monthly.

Rates are correct as at 21 March 2022 and are subject to change. For the latest rates please check our website [ulsterbank.ie](https://www.ulsterbank.ie)

Details of Charges

Release or vacate of Mortgage Fee is €38.00 and is payable at the time of redemption of the mortgage.

Legal Fees: Your mortgage will require considerable input from your solicitor. You will also need your solicitor to deal with payments such as Stamp Duty, Land Registry Fees and Search Fees. Ask your solicitor to explain the nature of these costs and provide you with an estimate. The solicitor will also charge you a fee for his/her professional services.

Paying off a Fixed Rate Mortgage early

If you redeem a fixed rate mortgage prior to the end of the agreed term, an early redemption charge will be applied. The redemption charge will be a sum equal to the lower of:

(i) six months interest or

(ii) a sum calculated in accordance with the following formula:

$(\text{Redeemed Amount}) \times (R - R1) \times (\text{Time remaining in days until the end of the fixed period})$
divided by 360.

For the purpose of this formula:

'Redeemed amount' means the estimated average loan balance between the time of the proposed repayment or interest rate conversion and the end of the relevant fixed rate period, assuming that no such repayment or interest rate conversion takes place and that all scheduled repayments of the loan are made by the borrower under the terms specified in the loan offer.

Where a lump sum repayment is made, 'redeemed amount' shall mean the amount of the lump sum repayment.

'R' means the interest rate available to the lender for funds placed in the money market on the start date of the relevant fixed rate period for the duration of the relevant fixed rate period.

'R1' means the interest rate available to the Bank for funds placed in the money market on the date of the proposed early repayment, lump sum repayment or interest rate conversion for the remainder of the relevant fixed rate period.

The rate applied is based on the remaining fixed rate term of the mortgage, rounded to the nearest month if less than one year or to the nearest year if greater than one year.

'Time' means the number of days from the date of early repayment, lump sum repayment or interest rate conversion to the end of the relevant fixed rate period.

Six months interest is the estimated interest that would be payable in the six months following the proposed repayment or interest rate conversion.

Worked Example

In the example below, a customer took out a 5 year fixed mortgage at a rate of 5.00% on 1 January 2010. On 4 January 2011, the mortgage outstanding was €100,000 and the customer opts to break out of the fixed rate. The breakage cost calculation is:

Redeemed Amount	= €87,832.42
R (Market rate on 1 January 2010)	= 2.849%
R1 (Market rate on 4 January 2011)	= 1.713%
Time	= 1,457 days
Breakage Calculation	= (Redeemed Amount × (R – R1) × Time) divided by 360
	= (€87,832.42 × (2.849% – 1.713%) × 1,457)/360
	= €4,038.22 Six Months' Interest = €2,500

Therefore, in this case the customer would be charged the lesser amount of the six months interest, i.e. €2,500.

When your fixed rate mortgage expires you can revert to a Variable Mortgage Rate or any other mortgage product that you may be offered at this time. As Ulster Bank Variable Rates are not linked to the ECB base rate, your rate can increase at any time even if there is no change in the ECB base rate.

Your step-by-step guide

- Step 1** Find out how much you can afford
- Step 2** Start looking!
- Step 3** Find somewhere you like and make an offer
- Step 4** Offer accepted? Arrange your mortgage
- Step 5** Choose a solicitor
- Step 6** Have a valuation done
- Step 7** Arrange cover
- Step 8** Exchange contracts
- Step 9** Move in



Step 1 Find out how much you can afford

Before you start looking for your new home, it's important to find out what type of mortgage you can realistically afford. The budget planner in section 2 will give you a good idea. To be sure, make an appointment with one of our Mortgage Specialists.

Then we can:



Look at your income, outgoings and financial commitments



Take into consideration how much deposit you've saved, or how much equity you have in your existing home



Work out how much you could borrow and make sure that you can comfortably afford the monthly mortgage repayments



Give you printed examples of what your monthly repayments might be on various mortgage amounts

Work out your new home budget

When buying a new home, as well as your deposit, you'll also have to factor in a number of other costs.

These include:

Solicitor's fees	€
for the legal work involved in buying your new home (and selling your current home if you have one)	
Estate agent's fees	€
– as the buyer you won't pay this, the seller does	
Stamp duty	€
– this is a tax you pay when you buy a property. It's 1% of the purchase price up to €1 million and 2% after that To find out more visit revenue.ie	
Valuation fees	€
– this is what your mortgage lender charges to value your new home	
Survey charges	€
– it's always worth getting a structural surveyor to check your new home for defects and problems before you go ahead	
Moving costs	€
– you'll need to set some money aside if you want to hire a van, use a removal firm or store your possessions for a while	

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Step 2 Start looking!

This is the exciting bit.

Once you have a good idea of how much you can afford, you can start looking properly. Make a list of what's most important to you and put your requirements in order as buying a home usually involves some sort of compromise.



Once you have a rough idea of what you want, make a few calls to some local estate agents. They'll be able to tell you what they have on their books that would suit your requirements and your budget. Local newspapers usually have a weekly property section and you'll also find most properties listed on the internet.

Quick Tip

Ask your estate agents to recommend up-and-coming areas nearby.

You might get a little bit more for your money if your preferred areas are a little out of your reach financially.

Step 3 Find somewhere you like and make an offer

Remember your offer can be lower than the asking price – the price the seller asks for is not always the one they finally accept.

But if there's been a lot of interest in your chosen property, it could be wise to make an offer closer to the asking price. Your estate agent can advise you. Once your offer is accepted, it'll be confirmed in writing. But do remember, the property isn't officially yours until legally binding contracts are exchanged and the money's been paid over.



Quick Tip

Watch out for 'gazumping'. This is where a seller agrees to sell to you but later accepts a better offer. It can be frustrating and costly, but isn't illegal. It's best to move on, literally, as a better property could be waiting for you around the corner.

Step 4 Offer accepted? Arrange your mortgage

Once you've found the perfect place it's important to move fast.

Mortgages can take a few weeks to sort out. So come back into your local branch or call us on **1800 303 004** and we'll arrange for you to meet a dedicated Mortgage Specialist who'll get your application started and keep things moving as quickly and as smoothly as possible.

Your Mortgage Specialist will complete the application with you and let you know if there's any additional documentation we need.

Mortgage appointment documents

Here's a quick checklist of the things you'll need to bring along when you actually apply for your mortgage.

	Ulster Bank Customer	New Ulster Bank Customer
Proof of identity Passport, driving licence, utility bill	X	✓
6 months bank statements For all current accounts including business	X Only for accounts held with other financial institutions	✓
3 recent pay slips	✓	✓
Any existing mortgage statements	✓	✓
Details of any rental income	✓	✓
1 month statement for any credit card, store card or loans not held with Ulster Bank	✓	✓
Proof of PPSN/TRN Payslip, P60, Letter from Revenue	✓	✓

Mortgage appointment documents continued

For Customers who are Self-Employed/Sole Trader/Director of Ltd Company

- Last 2 years audited accounts certified by an accountant and signed by you
- 6 months Business Bank statements
- Tax clearance certificate
- OR Confirmation from Accountant that all tax affairs are up to date

Quick Tip

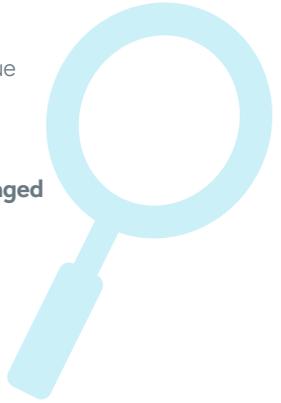
Bring along your Ulster Bank debit card and PIN if you're an Ulster Bank customer and we'll be able to get the relevant information you have supplied us in the past.

Step 5 Choose a solicitor

You'll need a solicitor to help you buy your home and the best way to choose one is to get some personal recommendations, so ask friends and family.

Your solicitor will:

- Carry out the conveyancing**
– the legal process of transferring a property from one person to another
- Investigate the legal aspects**
– identifying the boundaries and what's included in the sale
- Carry out a 'search'**
– to find anything which could undermine the property's value
- Advise on and handle the offer you make to the sellers**
- Make sure the sale is completed once contracts are exchanged**



Most solicitors charge a fee, which is usually a percentage of the agreed sale price. So it's important to get a quote beforehand and find out whether it includes Land Registry Fees and local searches.

Once you have a solicitor, we'll get things moving with your mortgage. Once it's approved, we'll send the mortgage offer documents through to you and your solicitor for you to read and sign.

Quick Tip

If something isn't completely clear, don't be afraid to ask. Many of the documents you'll be asked to read and sign will be written in unfamiliar legal language. Your solicitor will be happy to explain the ins and outs in plain terms.

Step 6 Have a valuation done

A valuation is designed to give you an idea of the property's condition and value.



There are different types of surveys:

A valuation is designed to give you an idea of the property's condition and how much it is worth – we will do this before we will release your funds.



You should also get a copy of the Building Energy Rating (BER) survey from the estate agent – this highlights how efficient the property is at using energy.



You may also wish to have a structural survey carried out, which is a lot more thorough and highlights any problems with the property.

Quick Tip

Spending a little extra on a full structural survey now could save you thousands in the future, as it will highlight potential problems such as dry rot and damp. If problems do come to light, you can negotiate with the vendor to put them right or reduce your offer by the amount it would take to get them sorted. You're also within your rights to withdraw your offer (although you won't get your money back on your survey).

Step 7 Arrange cover

You will need to have life assurance and buildings insurance in place before the mortgage funds are transferred.

Contents insurance is optional but always a good idea to protect you and your belongings before the mortgage funds are transferred.

Life assurance

It's important that you have the right level of cover to protect your home and family should anything happen to you.

The type of life assurance you'll need depends on how much you've borrowed, for how long and what sort of mortgage you have.

It's always a good idea to seek advice if you're unsure about what type or level of cover you need. You are free to choose your provider, but if you like, we can give you a quote. To arrange a full financial review to discuss your life assurance needs with one of our Financial Planning Managers, just call **1800 200 936** or visit your local branch.

Ulster Bank Ireland DAC is a tied agent of Irish Life Assurance plc for life insurance plans (including life assurance, specified illness cover, income protection, savings, investments, pension plans) and PRSAs. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

Home insurance

Like most mortgage providers, we normally ask you to arrange buildings insurance as a condition of the mortgage. You are free to choose your own provider.

Quick Tip

Remember the amount of buildings cover you choose is based on the 'rebuilding' cost and not on the value of your home. There's no need to pay over the odds. The Society of Chartered Surveyors provide a guide to rebuilding on [scsi.ie](https://www.scsi.ie).

Step 8 Exchange contracts

Almost there.

Providing there are no problems with the survey, the solicitors on both sides will draw up formal contracts for you and the seller to sign. These are legally binding so make sure you're happy to go ahead. On the day agreed by both parties we'll release the mortgage funds to your solicitor who in turn will transfer them to the seller's solicitor. At the point the funds are transferred, the property is yours.



Quick Tip

Don't book your removals yet or make any other arrangements that will incur expense until contracts have been exchanged by your solicitor.

Step 9 Move in

Moving day is exciting but it can be long and stressful too, so booking a professional removal firm to help might be a good idea – especially if you have a lot of possessions.

And don't forget, lots of people besides friends and family need to know your new address, so:



Contact the electricity, gas and telephone companies beforehand so you're connected from the start



Let your bank, building society and credit card companies know



Make sure your cable or satellite company knows when you're moving



Tell your car insurance company – it may affect your payments. You'll also need to notify your local Motor Tax Office



Register with a new doctor and dentist if you need to



Ask An Post to redirect your mail

When do your mortgage payments start?

Your first payment should leave your account about a month after the mortgage funds are transferred. We'll set up a Direct Debit for you and will give you plenty of notice.

And there you go, you're in! Put your feet up and enjoy your new home.

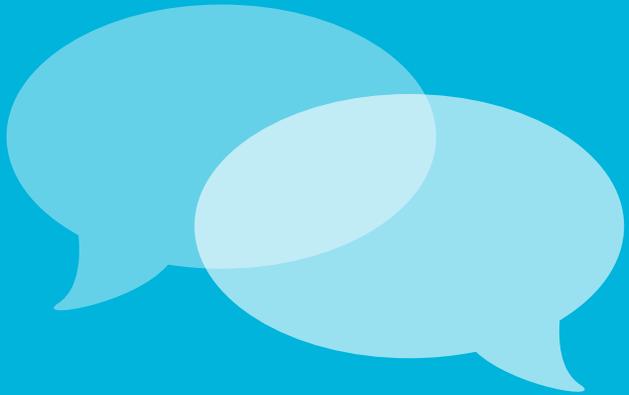
⚠ Quick Tip

Fill luggage and rucksacks with clothing, sheets, towels – everything you might need to have to hand for your first night or two. You don't want to be searching through 30 boxes to find a mug and kettle when you're desperate for a cup of tea.

Your questions answered

When you're thinking about a new mortgage you're bound to have lots of questions.

So here are the answers to some of the more common ones. If your question isn't here give us a call on **1800 303 004** or pop into your local branch. We'll be glad to help



Q. Will I need to be employed?

A. You'll need to be employed or self-employed in a permanent job to qualify for a mortgage. This will help to ensure you can manage your mortgage repayments in the future.

Q. How do I know if I'm earning enough for a mortgage?

A. We can help you to work out if you can afford the mortgage you need by looking at your household expenditure and any additional financial commitments such as loans, overdrafts, credit and store cards, hire purchase agreements and maintenance payments. You can get an idea with budget planner on page 5, ask in branch or visit ulsterbank.ie/mortgages to use our How Much Can I Borrow mortgage calculator.

Q. If I'm in negative equity, can I still get a mortgage?

A. If you're an Ulster Bank customer on a tracker interest rate, or are in negative equity, we can help. Our Tracker & Negative Equity mortgages could make your next move possible. Just pop into your local branch to find out more, they'll be happy to help or visit ulsterbank.ie/mortgages

Q. How do I book an appointment with a Mortgage Specialist?

A. Just call 1800 303 004 or visit your local branch to make an appointment with one of our Mortgage Specialists and we'll arrange it for a time that suits you.

Q. What happens at a mortgage appointment?

A. One of our Mortgages Specialist will discuss your mortgage requirements. If you wish to proceed with an application they will guide you through the mortgage process.

Q. When will I know if my mortgage application has been successful?

A. We're usually able to tell you at the mortgage interview if we can proceed with your application. And when we've received all the required documentation we will make our decision on your application. If your application is approved we will then send you the mortgage offer documents to read through and sign. We will also send a copy directly to your solicitor. We'll require a satisfactory valuation report before we will release funds.

Q. How do I know if the property I'm buying is worth the money?

A. We'll always complete a valuation of the property. You can then be safe in the knowledge that the property value reflects the purchase price and that there are no problems that could affect its value.

Q. What happens after my mortgage is approved?

- A. Your solicitor will carry out various legal checks on the property to make sure everything is in order. If there are no concerns, they'll contact us to confirm the start date of the mortgage and when they'll need the funds to be released. We'll then send the funds to the solicitor who will complete the transaction. Once the mortgage is approved we'll tell you how much your monthly payments will be.

Q. What happens if I fall behind with my mortgage payments?

- A. Anyone can get into difficulty managing their finances. Even small changes in your circumstances can put pressure on your mortgage repayments. At Ulster Bank, we're committed to supporting you if you are in financial difficulty. We can help you take control of your debt and get back on track. So if you think you may have difficulty paying your Ulster Bank mortgage, please call us at our Arrears Support Unit on **1800 435 763**.

Jargon buster

There's a lot of legal jargon when you buy a home, so here's a list of words you might come across and an explanation of what they mean.



Jargon buster

APRC (Annual Percentage Rate of Charge)

This is the yearly cost of your mortgage. It includes not just the interest on your loan but any other charges you have to pay, such as an arrangement fee. It also helps if you compare like for like between mortgage providers.

Arrears

If you fall behind with your mortgage payments you are 'in arrears'.

Base rate

A rate of interest set by the European Central Bank which tracker rates usually follow.

Conveyancing

Is the legal process of buying and selling property. This can be done by a solicitor or specialist-licensed conveyancer.

Cost of credit

The difference between the amount you borrow and the amount you'll end up paying back taking into account interest and other charges.

Deeds

Official documents that prove ownership of a particular property.

Deposit

The amount you need to pay yourself towards the cost of the property. The minimum we need from you is 10% of the purchase price.

Equity

Is the difference between the current value of your home and the amount outstanding on your mortgage.

Fixed-rate mortgage

A mortgage where the interest rate stays the same for a specific period (e.g. two or five years) even if the base rate changes in the meantime.

Freehold

You own both the property and the land it stands on.

Land Registry

The official body that holds details of property ownership.

Leasehold

You own the property but not the land it stands on for a specific number of years. Flats are usually owned on a leasehold basis. You may find it hard to get a mortgage if there are fewer than 70 years left on the lease of the property you want to buy. Leases are renegotiable, but the shorter the remaining term, the more expensive it will usually be.

LTV (Loan To Value)

The size of your mortgage as a percentage of the value of your property. For instance, if you have a €50,000 mortgage and your home is worth €100,000, your LTV is 50%.

Maturity date

The date the mortgage must be repaid in full, or by which a new agreement needs to be taken out.

Monthly repayment

The amount you pay to your lender for your mortgage each month.

Mortgage agreement in principle

A document from a mortgage lender to show how much you should be able to borrow. You can use this to prove you can afford to buy a particular property you wish to make an offer on. This isn't an offer at this stage.

Mortgage offer

This is your loan offer. Once your mortgage is approved you'll get a formal offer setting out the terms.

Mortgage term

The amount of time you are repaying your mortgage over (e.g. 25 years).

Negative equity

When the value of your home falls below the amount of your mortgage.

Rebuild costs

The amount it would cost to rebuild your home if it is destroyed (by fire for instance). This is needed for insurance purposes.

Repayment mortgage

You repay the interest on your mortgage as well as part of the capital each month.

Repayment vehicle

An investment you pay money into each month, to try and build up the amount you need to pay off an interest-only mortgage at the end of the term.

Standard Variable Rate (SVR) (Not available for new business)

The default mortgage interest rate your lender will charge you after your initial mortgage deal ends. See variable-rate mortgage below.

Tracker mortgage (Not available for new business)

This is a type of mortgage where the interest rate tracks the European Central Bank base rate at a set margin above or below it.

Valuation

Mortgage lenders require a valuation to prove that the property is worth the amount you want to borrow.

Variable-rate mortgage

This means the interest rate can go up or down. As Ulster Bank Variable Rates are not linked to the ECB base rate, your rate can increase at any time even if there is no change in the ECB base rate.

Your countdown to moving in

Here's a list of things you might want to think about, as that all-important moving-in date gets closer.



- Measure up your new home and work out a floor plan so you know where everything will go
- Book a removals company if you're using one, or ask family and friends to help
- If you need to buy new furniture, you might need to order it now



- Start packing – it always takes much longer than you expect
- Keep all your important paperwork safe in one place – you don't want anything to go missing on the move
- Start looking into any new life, buildings and contents insurance you need



- You should have a moving date by now so tell your removals company
- Tell your gas, electricity, phone and broadband companies
- Pack all the important things you'll need for your first night – bedding, cutlery and crockery, toiletries, change of clothes etc.



- Read your gas and electricity meters for both your old house and your new one
- Check the removal van carefully at the end to make sure everything's been unloaded

To find out more:



Visit your local branch



1800 303 004



[ulsterbank.ie/mortgages](https://www.ulsterbank.ie/mortgages)

Braille, large print and audio

This brochure is also available in Braille, large print, audio or on disk.
Please contact your local branch for details.

 **Ulster Bank**
Help for what matters

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