

ULSTER BANK ANNOUNCES ITS BIGGEST-EVER RANGE OF MORTGAGE RATES

3rd February 2015

Cuts to fixed mortgage rates

*Fix from as low as 1.49% - 3.8% APR**

New 7-year fixed rate range launched

Ulster Bank has today announced its biggest-ever range of mortgage rates, with a reduction of its fixed-rate mortgage rates. The Bank has also announced the introduction of a new seven-year fixed range.

These new low rates will offer new and existing customers the opportunity to benefit from Ulster Bank's widest-ever range of mortgage finance, with the ability to fix for two years at 1.49% - 3.8% APR* - up to 60% LTV, with a fee of £1,495. The bank has also introduced an expanded range of fixed-rate mortgages with no upfront fee. This gives customers certainty over what their monthly repayments will be for a period of their choosing.

Stephen Cruise, Head of Branch Banking at Ulster Bank said: "At Ulster Bank, we want to support customers in making the financial decisions that are right for them. This biggest-ever range of rates from Ulster Bank can make a real difference to customers, whether they're a first-time buyer, building their own home, or someone looking to save money by switching to a more competitive deal."

He added, "These new low rates, including our new seven-year fixed range, demonstrate our commitment to offering real choice to customers. We want to be the number one bank for customer service, and the support that we offer customers looking for mortgage finance – whether that's through our online mortgage calculators or through our trained mortgage specialists – is a vital part of that."

"We know that a new mortgage is an important life event for customers and that they value meeting someone face to face. We're committed to helping them find a product that suits them and their circumstances, at a time that suits them," he concluded.

Ulster Bank is actively encouraging customers to speak with the Bank about their mortgage options and has pledged to help customers find the mortgage which is right for them. A number of branches in Northern Ireland are open late on Wednesdays and Thursdays throughout February for mortgage appointments.

Ulster Bank assesses each individual's circumstances and gives an indication of the level of mortgage finance that they may be eligible to borrow to help make an informed decision on the properties the customer can afford.

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*The APR represents the overall cost for comparison.

WARNING:

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Important Information

Over 18s only

Lending criteria, terms and conditions apply

Security and insurance are required

For further information on the products and services (including rates etc) available from Ulster Bank, call into your local Ulster Bank branch or visit www.ulsterbank.co.uk.