



# Bank at Work home-buying gift offer worth up to €175

## Terms and conditions

When you apply for a mortgage loan with us, Bank of Ireland Mortgage Bank u.c., you are required to pay for a valuation to help us assess your application. In this offer, we wish to say “thank you” for doing that by way of a gift voucher worth €130.

To secure your mortgage you are required to take out home insurance and mortgage protection (with a provider of your choice). As part of this offer, if, as part of your mortgage application you choose to take out home insurance with Bank of Ireland Insurance Services, as a further “thank you” we will give you a gift voucher worth €30 (which is the average cost of a monthly home insurance premium, if you so choose) and if you additionally choose to take out mortgage protection with Bank of Ireland Life we will give you a gift voucher worth €15 (which is the average cost of a monthly mortgage protection premium, if you so choose).

### 1. Who can participate in the Bank at Work home-buying gift offer?

- (a) The Bank at Work home-buying gift offer is available to employees of Bank at Work companies in the Republic of Ireland regardless of whether they are a Bank of Ireland customer or not. A “Bank at Work” company is one where the Bank of Ireland regularly promotes its products and services under the branding of “Bank at Work”.
- (b) To register for the campaign offer, please make an appointment with your Mortgage Specialist or Bank at Work Advisor who will complete and submit the registration form on your behalf.

### 2. How does the promotional offer work?

We will send you a **digital One4All voucher worth €130** if you:

- ▶ Receive your Property Specific Letter of Offer within the promotion dates (defined below), and
- ▶ Pay a valuation fee to a BOI approved valuer in relation to the specific property detailed in your mortgage offer letter, and
- ▶ You draw down the mortgage loan within the promotion dates (defined below).
- ▶ If your loan can be borrowed in stages (parts), we will send you the voucher after you drawdown the first stage.
- ▶ If more than one person is borrowing the mortgage loan, at least one of you must be eligible (for example be employed at a Bank at Work company) to get the gift under this promotion.

We will send you a **digital One4All voucher worth €30** if you:

- ▶ Drawdown your mortgage loan with us, are eligible for this offer (as set out in this document) and take out Home insurance on that property with Bank of Ireland Insurance Services

We will send you a **digital One4All voucher worth €15** if you:

- ▶ Drawdown your mortgage loan with us, are eligible for this offer (as set out in this document) and take out mortgage protection on that property with Bank of Ireland Life.

You should receive your voucher(s) within 40 days after you borrow your loan.

## Definitions

**Promotional offer dates** means: Between **08:00 hours GMT on 17/06/2024 and 18:00 hours GMT on 29/11/2024**. You must have received your Property Specific Letter of Offer within these dates and have drawn down your mortgage before **31/01/2025**

**Property specific** means: the property specified in your mortgage letter offer pursuant to which you draw down your mortgage loan.

**“Bank of Ireland”** means: “The Governor and Company of the Bank of Ireland” incorporated in Ireland with Limited Liability, Registered Number: C-1. Address: 2 College Green, Dublin 2, D02 VR66, Ireland.

**“Bank of Ireland Group”** means: all members of the Bank of Ireland Group whose holding company is Bank of Ireland Group plc which is incorporated in Ireland with Limited Liability, Registered Number: 593672. Address: 2 College Green, Dublin 2, D02 VR66, Ireland. Members of the Bank of Ireland Group include: Bank of Ireland, Bank of Ireland Mortgage Bank u.c., Bank of Ireland Insurance Services Limited, Bank of Ireland Leasing Limited, J & E Davy Unlimited Company and New Ireland Assurance Company plc.

### 3. When will the Promotional Offer not be available?

You will **not** get the €130 mortgage valuation gift:

- (a) If you do not borrow your mortgage loan with us (even if we have given you a Property Specific mortgage approval Letter of Offer within Promotion Dates; and even if you have paid for a valuation concerning it).
- (b) If you are not employed by a Bank of Work company on the date when you complete your mortgage application with us (or none of you are employed in such a company on that date where there is more than one borrower).
- (c) You can only get one €130 mortgage valuation gift from us under this promotion. You cannot get two or more vouchers (in respect of mortgage valuations) from us under this promotion even if you borrow another mortgage loan from us or pay for another valuation.
- (d) Where the mortgage loan has been approved through BOI's Broker Channel. (BOI uses its Broker Channel for customers who use mortgage brokers also known as mortgage intermediaries).

You will **not** get the additional €30 home insurance gift and / or €15 mortgage protection gift:

- (a) If you are not eligible for this offer and have not availed of the €130 mortgage valuation gift (above).
- (b) If, as part of this offer, you have not taken out home insurance on the property with Bank of Ireland Insurance Services
- (c) If, as part of this offer, you have not taken out mortgage protection with Bank of Ireland Life.

### 4. What else do I need to know?

- (a) We reserve the right to withdraw the Bank at Work home-buying gift offer at any time at our discretion, for example, to reflect any changes in law or regulation or how they are interpreted; and to reflect any business decision we make on how best to market our products. If we do withdraw the offer before 31/01/2025, we will publish our decision on the Bank at Work portal and in our Bank at Work Communications.
- (b) To get the gift, the valuation report must be carried out by a valuer on our panel or by a valuer chosen by us.
- (c) The gift(s) will be/are One4all digital gift voucher(s) and will be subject to the terms and conditions set out by the supplier of the voucher. We are not the supplier of the voucher(s), (we simply give it/them to you under the promotion); and we are not liable to you for any problem that concerns the voucher(s) or how it/they work.

(d) This promotion is an incentive and you should consider the following information to help you make your decision. Taking up the promotion (or not getting it) does not change the cost of your mortgage. It will remain the same. Your mortgage loan offer letter and the European Standard Information Sheet will give you information about how much your mortgage loan will cost you.

The promotion is available within the dates set out above (and we can also end it earlier as set out above).

The advantage of the promotion is that you will get a gift (or gifts) which you can use as you choose. The gift(s) is/are by way of a digital gift voucher and can only be spent under the rules of the supplier of the voucher (this can be a disadvantage compared to cash).

The nature of the promotion is relatively simple. However, we have a duty to remind you that you may wish to get independent advice before you take up the promotion.

By availing of the Bank at Work home-buying gift offer, you understand, acknowledge and agree that members of the Bank of Ireland Group will process your personal data as necessary to administer the offer.

[Book an Appointment](#)

**Warning: If you do not keep up your repayments you may lose your home.**

**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, a hire- purchase agreement, a consumer-hire agreement or a BNPL agreement in the future.**



The lender is Bank of Ireland Mortgages. Lending criteria and terms and conditions apply. Over 18s only. Mortgage approval is subject to assessment of suitability and affordability. You mortgage your property to secure the loan. We require property and life insurance. Maximum loan is generally 3.5 times gross annual income (4 times gross annual income for first time buyers) and 90% of the property value. A typical mortgage of €100,000 over 20 years with 240 monthly instalments costs €613.16 per month at 4.15% variable (Annual Percentage Rate of Charge (APRC) 4.3%). The total amount you pay is 147,482.50. APRC includes €150 valuation fee and mortgage charge of €175 paid to the Property Registration Authority. A 1% interest rate rise would increase monthly repayments by €53.89 per month.

Bank of Ireland Mortgage Bank u.c. trading as Bank of Ireland Mortgages is regulated by the Central Bank of Ireland. Bank of Ireland is regulated by the Central Bank of Ireland.

Home insurance is arranged by Bank of Ireland Insurance Services and underwritten by RSA Insurance Ireland DAC or FBD Insurance plc. Bank of Ireland Insurance Services Limited trading as Bank of Ireland Insurance and Bank of Ireland Insurance is regulated by the Central Bank of Ireland. A member of the Bank of Ireland Group. RSA Insurance Ireland DAC trading as RSA Insurance is regulated by the Central Bank of Ireland. FBD Insurance PLC is regulated by the Central Bank of Ireland.

Life assurance and pensions products are provided by New Ireland Assurance Company plc., trading as Bank of Ireland Life. New Ireland Assurance Company plc., trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. Member of Bank of Ireland Group. Advice on Bank of Ireland Life products is provided by Bank of Ireland, trading as Bank of Ireland Insurance & Investments. Bank of Ireland trading as Bank of Ireland Insurance & Investments is regulated by the Central Bank of Ireland. Bank of Ireland is a tied agent of New Ireland Assurance Company plc trading as Bank of Ireland Life for life assurance and pensions business. Members of Bank of Ireland Group. Bank of Ireland Life, 87-89 Pembroke Road, Ballsbridge, Dublin 4 D04 X738.