

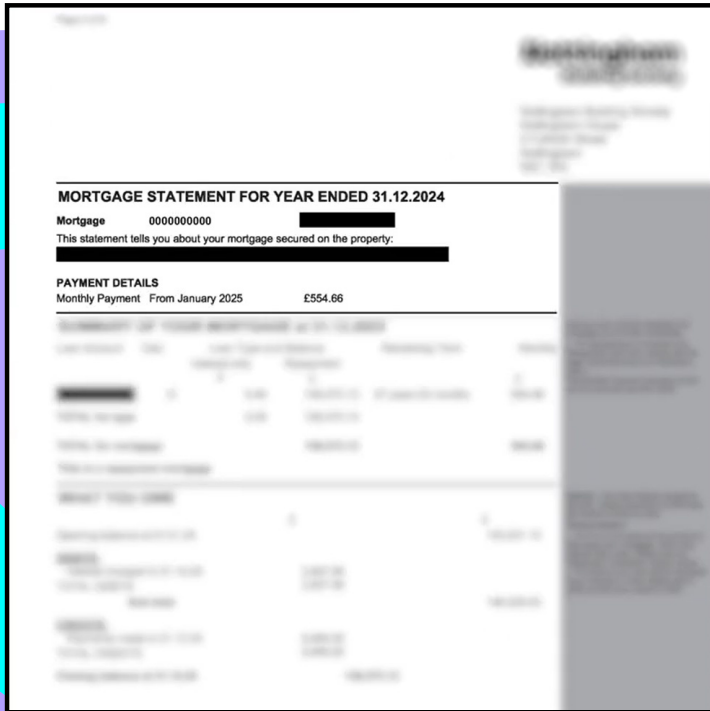


Annual Statement Guide

You will soon be receiving or may have already received your annual mortgage statement. In this document we'll go through and clarify what's included in that statement.

Mortgage statement

Here you will find your account number and an outline of the payment details of what you'll be paying each month from January.



The image shows a mortgage statement for the year ended 31.12.2024. The document is from Bank of Ireland. It includes a mortgage account number and a statement that it tells you about your mortgage secured on the property. The payment details section shows a monthly payment of £554.66 from January 2025. The statement is partially obscured by a grey bar on the right side.

MORTGAGE STATEMENT FOR YEAR ENDED 31.12.2024			
Mortgage	0000000000		
This statement tells you about your mortgage secured on the property:			
PAYMENT DETAILS			
Monthly Payment	From January 2025	£554.66	

Summary of your mortgage

If you have taken out additional lending as well as your initial mortgage, you will see this here. As well as a breakdown of how much you owe overall, the remaining term left, and how much you are paying monthly.

It then gives total repayment and total monthly payable.

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Bank of Ireland
Mortgage Summary

Mortgage Summary
Mortgage No. 12345678
Mortgage Date 31.12.2024
Mortgage Type Repayment
Mortgage Term 27 years 03 months
Mortgage Rate 4.50%

Mortgage Summary as at 31.12.2024

Mortgage No. 12345678

Mortgage Date 31.12.2024

Mortgage Type Repayment

Mortgage Term 27 years 03 months

Mortgage Rate 4.50%

SUMMARY OF YOUR MORTGAGE at 31.12.2024

Loan Account	Calc	Loan Type and Balance	Remaining Term	Monthly	
		Interest-only	Repayment	£	
	D	0.00	139,373.13	27 years 03 months	£ 554.66
TOTAL for type		0.00	139,373.13		
TOTAL for mortgage			139,373.13		554.66

This is a repayment mortgage

What you owe

This outlines the opening balance as of the 1st of January, how much interest has been charged, how much you've paid or credited to your account, and the closing balance as of 31st December.

WHAT YOU OWE

Opening balance at 01.01.24	£	£
		143,201.15
DEBITS:		
Interest charged to 31.12.24	2,827.90	
TOTAL DEBITS	2,827.90	
Sub total		146,029.05
CREDITS:		
Payments made to 31.12.24	6,655.92	
TOTAL CREDITS	6,655.92	
Closing balance at 31.12.24		139,373.13

Payments

Each payment made on the account is outlined here, giving the total due and a total received. If you're having trouble paying your mortgage, please contact support on 03444810030.

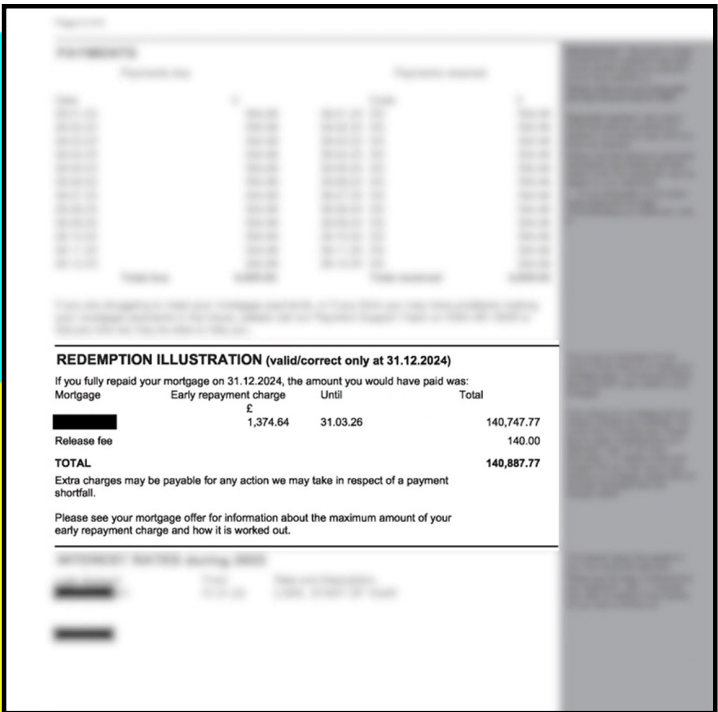
PAYMENTS

Payments due		Payments received	
Date	£	Code	£
28.01.24	554.66	28.01.24 DD	554.66
28.02.24	554.66	28.02.24 DD	554.66
28.03.24	554.66	28.03.24 DD	554.66
28.04.24	554.66	28.04.24 DD	554.66
28.05.24	554.66	28.05.24 DD	554.66
28.06.24	554.66	28.06.24 DD	554.66
28.07.24	554.66	28.07.24 DD	554.66
28.08.24	554.66	28.08.24 DD	554.66
28.09.24	554.66	28.09.24 DD	554.66
28.10.24	554.66	28.10.24 DD	554.66
28.11.24	554.66	28.11.24 DD	554.66
28.12.24	554.66	28.12.24 DD	554.66
Total due	6,655.92	Total received	6,655.92

If you are struggling to meet your mortgage payments, or if you think you may have problems making your mortgage payments in the future, please call our Payment Support Team on 0344 481 0030 to discuss how we may be able to help you.

Redemption illustration

This outlines the opening balance as of the 1st of January, how much interest has been charged, how much you've paid or credited to your account, and the closing balance as of 31st December.



REDEMPTION ILLUSTRATION (valid/correct only at 31.12.2024)

If you fully repaid your mortgage on 31.12.2024, the amount you would have paid was:

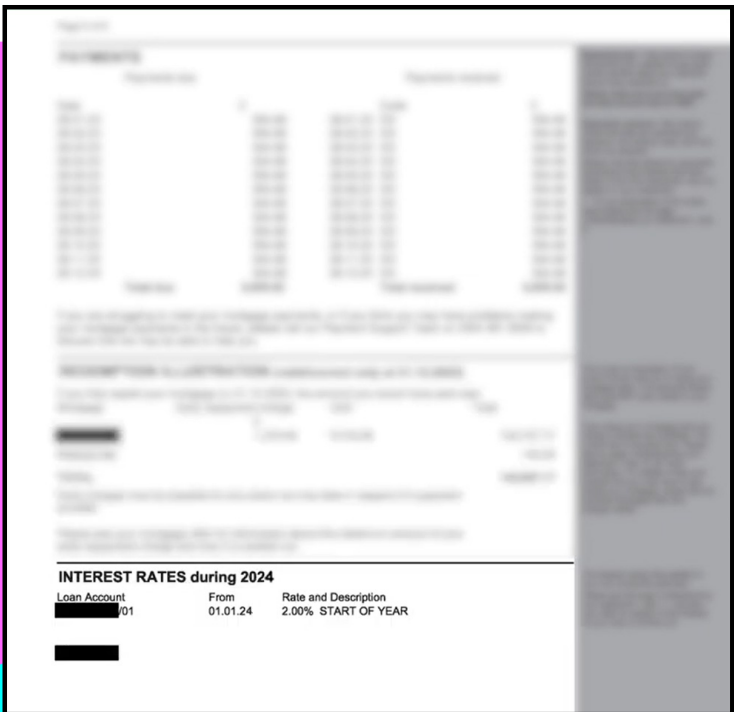
Mortgage	Early repayment charge	Until	Total
	£ 1,374.64	31.03.26	140,747.77
Release fee			140.00
TOTAL			140,887.77

Extra charges may be payable for any action we may take in respect of a payment shortfall.

Please see your mortgage offer for information about the maximum amount of your early repayment charge and how it is worked out.

Interest rates

If there have been any rate changes, you will see these reflected here.



INTEREST RATES during 2024

Loan Account	From	Rate and Description
01	01.01.24	2.00% START OF YEAR

Should you need to speak to the team about anything specific on your annual statements please give us a call on 0344 481 4444 option 2 then option 4 and we'll be happy to help you.