

To find out more...

If you'd like to find out more about a Self Build Homeloan, call into your local EBS office, phone 1850 654321 or visit our website at www.ebs.ie.

WARNING YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT. THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD (with interest only loans).

Lending terms and conditions apply. The maximum loan property to value with EBS Self Build is 90%. As a general rule the loan amount should not exceed 3 times the main income or 3 times the joint income (in the case of two earners). A mortgage on your home is required as security. The payment per month on a typical 20 year loan of €100,000 is €646.22 (variable APR 4.9% excluding insurance payments). An increase in interest rates of 1% would translate into an additional €55.86 per month. Rates correct as of 01.02.07.

A qualified valuer will need to value your property. This valuation should not cost you more than €127 (plus travel expenses where applicable). Under the Consumer Credit Act, 1995, a mortgage protection policy is required for all housing loans. EBS can arrange this for you.

* Interest only repayments are offered for 12 months or until all funds are drawn down, whichever is sooner.

** The free Course of Construction insurance arranged by EBS covers the buildings damage caused by fire, flood and storm only. There is no liability cover included on the policy. Course of Construction Insurance is underwritten by Allianz Corporate Ireland plc. Allianz plc is regulated by The Financial Regulator.

EBS
BUILDING SOCIETY

EBS Building Society is regulated
by The Financial Regulator,
Registered Office: The EBS Building, 2 Burlington Road,
Dublin 4, Ireland. Registered No.139.

EBS Self Build Home Loan

The complete financial solution to help you
build your own home



all together better

EBS
BUILDING SOCIETY

Tips on borrowing

Features at a glance:

- Pay only the interest on your loan for up to 12 months*
- Stage payments
- Borrow up to 100% towards construction**
- Free 'course of construction' insurance cover for 18 months***

Steps to building your own home



Talk to us



What are your Priorities?



Find a site that suits your needs



Commission an architect



Proceed with a full home loan application



Get a valuation



Home Loan Approval



Close the purchase of site



Get full planning permission



Building contractor or direct labour?

Building contractor - a building contractor will manage the entire building project. It is essential that you are very clear what exactly is included in the price you agree. Ensure the builder is registered with HomeBond or Premier Guarantee or has an architect or engineer on site to supervise the work.

Direct labour - you will hire bricklayers, carpenters, plumbers etc. The architect/engineer who supervises the building work must have Professional Indemnity Insurance.

For more tips and advice log onto [ebs.ie/insidetrack](https://www.ebs.ie/insidetrack)

Designed to help you turn your dreams into reality

With house prices continuing to rise, more and more people are looking at the option of building their own home. Not only is there hope of getting better value for money, you also get to design your home to suit your needs.

EBS Self-Build Home Loan has been specially designed to help you turn your dreams into reality. We allow our members to draw down what they need, when they need it, helping you save money. This, in addition to the range of other great value features, makes this option so attractive.

Features in more detail:

- Interest only payments for up to 12 months* while you are building your home. This makes it easier as you continue to pay your own mortgage or rent*
- Stage payments mean you only draw down money when you need it, therefore, you pay less interest
- You can borrow up to 90% of your site cost and 100% of your building cost, provided your total borrowings do not exceed 90% of the property's final valuation**
- Free 'course of construction cover' with EBS Householder gives you extra peace of mind over the first 18 months of work***
- Flexible payment options giving you the freedom to change your mortgage payments as your circumstances change through the course of the loan