

# Switching your Mortgage



Start Mortgages no longer offers New Mortgages or Further Advances. If you are considering switching your mortgage to another lender and wish to redeem your mortgage with Start Mortgages, please refer to our frequently asked questions (“FAQ”) below or contact one of our Customer Services Agents for assistance. Please refer to the “Contact Us” section of our website for contact details.

## Frequently Asked Questions:

### 1. Can I switch my existing mortgage from another lender to Start Mortgages?

It is not possible to switch your existing mortgage to us as Start Mortgages are no longer offering New Mortgages or Further Advances.

### 2. Can I switch my existing mortgage with Start Mortgages to another mortgage with Start Mortgages?

It is not possible to switch from one Start Mortgage loan to another Start Mortgage loan as we are no longer offering New Mortgages or Further Advances. If you are experiencing difficulties in paying your existing mortgage with us, please refer to the “Arrears Help” section of our website for details of how we may be able to help.

### 3. Can I switch my existing mortgage with Start Mortgages to a mortgage with another lender?

Yes, if you wish to switch your mortgage to another lender, you can subject to a new lender offering you a loan.

### 4. How do I switch my mortgage from Start Mortgages to another lender?

To switch your mortgage from Start Mortgages to another lender, you will need to contact another lender and satisfy their lender requirements. To complete the switch, you will need to repay your mortgage with Start Mortgages in full.

If you would like to request details of your outstanding mortgage balance, please contact one of our Customer Services Agents for assistance. Please refer to the “Contact Us” section of our website for contact details.

### 5. Where can I get more information about switching my mortgage?

The Competition and Consumer Protection Commission’s website has a dedicated section on switching lenders or mortgages. You may find this information helpful. A link to this section of their website is below:

<https://www.ccpc.ie/consumers/money/mortgages/switching-lenders-or-mortgage/>

### 6. Who do I contact if I have more questions?

If you have any questions regarding switching your mortgage, please contact one of our Customer Services Agents for assistance. Please refer to the “Contact Us” section of our website for contact details.