

Applicable on Danske Bank Fixed Rate mortgage illustrations dated 4th February 2019 or later.

Overpay (Making a lump sum repayment during the Fixed Rate Period)

You can make a lump sum overpayment during the Fixed Rate Period without incurring an Early Repayment Charge provided the overpayment:

- Is a maximum of 10% of the outstanding balance of your loan;
- Is made by way of a one off lump sum overpayment; and
- Is made once during any calendar year being the period from 1 January to 31 December

In all other cases, the Early Repayment Charge referred to in the “Early Repayment” section of your mortgage illustration and offer will apply to any additional lump sum overpayment. If you have a Fixed Rate mortgage, you should send us a secure mail via eBanking or call our mortgage customer line (0800 032 5501). Our team will confirm if any Early Repayment Charges apply and process your request.