#### SPAIN

Max LTV: 95% (conditions apply) Rates from: 3.95% Max term: 40 years (incl. interest only) Max age: no limit, but typically 70-75 Additional: non status available Commercial mortgages: Yes

PORTUGAL

Max LTV: 85% (conditions apply)

Rates from: 4.75%

Max term: 30 years

Additional: subject to status

Commercial mortgages: Yes

Max age: 80

### ITALY

Max LTV: 80% Rates from: 5.2% Max term: 40 years Max age: 85 Additional: subject to status

#### BULGARIA

Max LTV: 75% Rates from: 6.85% Max term: 25 years Max age: 65 Additional: subject to status

#### HUNGARY

Max LTV: 85% (conditions apply) Rates from: 5.25% Max term: 25 years Max age: 75 Additional: non status available and any nationality Commercial mortgage: Yes

LATVIA Max LTV: 80% Rates from: 4.49% Max term: 20 years Max age: 65 Additional: subject to status

## CARIBBEAN

Max LTV: 70% Rates from: 8.0% Max term: 20 years Max age: 65 Additional: subject to status

#### FRANCE

Max LTV: 85% Rates from: 4.20% Max term: 30 years Max age: 75 Additional: subject to status Commercial mortgages: Yes

#### SWITZERLAND

Max LTV: 80% Rates from: 3.00% Max term: no limit Max age: no limit Additional: subject to status

#### GREECE

Max LTV: 80% Rates from: 3.9% Max term: 30 years Max age: 70 Additional: subject to status

#### CZECH REPUBLIC

Max LTV: 70% - 85% Rates from: 3.81% Max term: 20 years Max age: 65 Additional: subject to status

#### UNITED STATES

Max LTV: 80% Rates from: dependant on LTV, from 1.45% Max term: 40 years Max age: no limit Additional: self certification available Commercial mortgages: Yes

### **FLORIDA**

Max LTV: 90% Rates from: dependant on LTV, from 1.45% Max term: 40 years Max age: no limit Additional: self certification available Sterling mortgages available

#### CANADA

Max LTV: 80% Rates from: 5.3% Max term: 25 years Max age: 75 Additional: subject to status

# POLAND

Max LTV: 80% Rates from: 3.21% Max term: 20 years Max age: 65 Additional: subject to status Commercial mortgages: Yes

## CYPRUS

Max LTV: 80% Rates from: 4.4% Max term: 35 years Max age: 70 Additional: subject to status

## MEXICO

Max LTV: 80% Only for US citizens Max term: 15 years Max age: 70 Additional: subject to status

## IRELAND

Max LTV: 85% Rates from: dependant upon product Max term: 25 years Max age: 70 Additional: subject to status

## DUBAI

Max LTV: 70% (depends on developer) Rates from: 7.25% Max term: 25 years Max age: 70 Additional: subject to status

## AUSTRALIA

Max LTV: 80% Rates from: 7.00% Max term: 30 years Max age: 75 Additional: subject to status

## NEW ZEALAND

Max LTV: 80% Rates from: 7.50% Max term: 30 years Max age: 75 Additional: subject to status

## MALTA

Max LTV: 90% Rates from: 4.5% Max term: 30 years Max age: 65 Additional: subject to status

For more details contact mortgages@myoverseasproperty.ie

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