

Guide to Public Sector Mortgages

Your Basic Salary Doesn't Always Tell the Whole Story



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Welcome: Is This Guide for Me?

Public sector employment brings a level of structure and predictability that many other careers don't: contracted pay scales, defined benefit pensions, and a clear progression path. That structure matters when it comes to applying for a mortgage.

While there isn't a defined public sector mortgage product, there are advantages in how your income and employment are assessed. Two lenders can take very different approaches to the same payslip.

This guide is for nurses and healthcare professionals, Gardaí, teachers and lecturers, prison officers, emergency services, Defence Forces personnel, civil and public servants, local authority employees and other state and public-sector workers who want to understand what may be considered when they apply.

It can help whether you are buying your first home, moving, building, switching, returning to Ireland, buying after separation or considering a mortgage later in life.

The Important Distinction

Your application will still be assessed under the usual lender criteria and Central Bank mortgage rules. The difference is that the income used in that assessment may not be limited to basic salary alone.

This guide explains what may count, what lenders may look for, what to have ready and where your public-sector employment could work in your favour.

Start Here: What Can Count?

Before anything else, here’s the short answer to “does this apply to me?”

Part of your financial picture	How it can matter	What lenders may look for
Basic Salary	Starting point for income assessment	Your current contracted salary
Salary scale increments	Future scale point may be considered	Your current point on the scale, and your contractual progression path
Overtime	May increase your assessable income	Regularity and earnings history
Shift allowances	May form part of your assessable income	Whether the allowance is ongoing and guaranteed
Location or role allowances	May form part of your assessable income	The nature and permanence of the allowance
Employment History	May support an application after a transfer or promotion	Your continuous service within the public sector
Defined benefit pension	May support a longer mortgage term	Scheme membership and expected retirement age

If any of this applies to you, the detail is worth getting right.

The rest of this guide explains how.

What Might Matter Most in Your Role?

Public-sector work covers a wide range of careers and income structures. These are some of the details that may be especially relevant in different roles.

Nurse or healthcare professional	Night-duty payments, Saturday, Sunday and public-holiday premiums, twilight payments, on-call or standby payments, regular overtime, salary progression and pension
Garda	Regular overtime, roster-related and unsocial-hours payments, role-specific allowances, incremental salary progression, continuous service and pension
Teacher or Lecturer	Contract status, incremental salary progression, posts of responsibility and, where applicable, regular allowances or earnings linked to qualifications, location, role, duties or teaching hours, as well as promotion and pension
Prison Officer	Additional Hours System payments, Operational Allowance and other regular role-related allowances, salary progression, continuous service and pension
Civil or Public Servant	Incremental salary progression, higher-duties or acting-up allowances, shift or on-call payments where applicable, continuous service, promotion or transfer and pension
Defence Forces member	Military Service Allowance, other regular role or service-related allowances, salary progression, continuous service and pension
Emergency services worker	Night, weekend and public-holiday premiums, on-call or standby payments, rostered overtime, other regular allowances, salary progression and pension

These are examples rather than a complete list. The payments that apply will depend on your role, grade and working arrangements. Lenders may also distinguish between guaranteed allowances, regular variable earnings and occasional payments.

Five Things Public Sector Workers Should Know

1

Probation doesn't always mean starting the clock again.

Lenders can take different approaches to applicants who are on probation or have recently changed role. If you have transferred, moved employer or been promoted within the public sector, some lenders may consider your wider record of continuous public-sector service rather than treating you in exactly the same way as a new entrant.

A civil servant who transfers to a new Department or is promoted may therefore be assessed differently from someone beginning an entirely new career. The important point is not to assume you must wait without first checking how individual lenders will view your history. (See Mark's story)

2

Your basic salary may not tell the whole story

Regular overtime and allowances can make up a meaningful share of your overall earnings. Many lenders will consider a proportion of that income when it is consistent and supported by the required evidence.

A Garda with regular overtime may be assessed differently to a colleague on the same gross salary but who earns it mostly through basic pay. (See Niamh's story)

3

Your next salary increment could matter

Several lenders will assess your application using a future point on your salary scale, not just where you are today.

A prison officer on point 3 might have their income assessed as though they were already a couple of points further along, because that progression is contractual, not speculative. For someone earlier in their career, that can make a meaningful difference, and it's unlikely to be something a standard online calculator will capture. (See David's story)

4

Your pension can affect your mortgage term

Age can become particularly important when someone is buying later in life or taking out a new mortgage in their 40s or 50s. Lenders set different maximum ages by which a mortgage must normally be repaid.

A defined benefit pension provides a structured source of retirement income. Some lenders may take that projected income into account when deciding whether a mortgage can continue beyond normal retirement age. The term available and the evidence required vary between lenders.

A nurse in the HSE pension scheme may be able to secure a longer term than her age alone would suggest, with the right evidence. (See Aoife's story)

5

The right lender is about the whole picture

One lender may allow a greater salary-scale uplift, while another may take a more favourable approach to overtime or allowances. But the lender that produces the highest assessable income will not necessarily offer the most suitable mortgage overall.

The interest rate, monthly repayment, mortgage term, total cost and product features all need to be considered alongside how your income is assessed.

The aim is not simply to find the lender that will allow you to borrow the most. It is to find the right balance between your borrowing requirements and a mortgage that suits your circumstances, budget and longer-term plans.

More than the rate

The way your overtime, allowances, salary progression and pension are treated can be just as important as the rate on offer

Real-World Public Sector Scenarios

Note: these scenarios are illustrative and for explanatory purposes only. They do not represent guaranteed outcomes, actual client figures, or lending decisions.

MARK | CIVIL SERVANT



Mark has worked in the Department of Finance for eight years. A promotion earlier this year moved him to a different Department, putting him inside a fresh probation period in his new role.

Some lenders may look at Mark's wider record of continuous public-sector service rather than treating the promotion as a completely fresh start. The lender will still consider his individual circumstances and the evidence available.

The Key Point

A recent promotion or transfer within the public sector isn't always the setback it looks like on paper.

NIAMH | GARDA



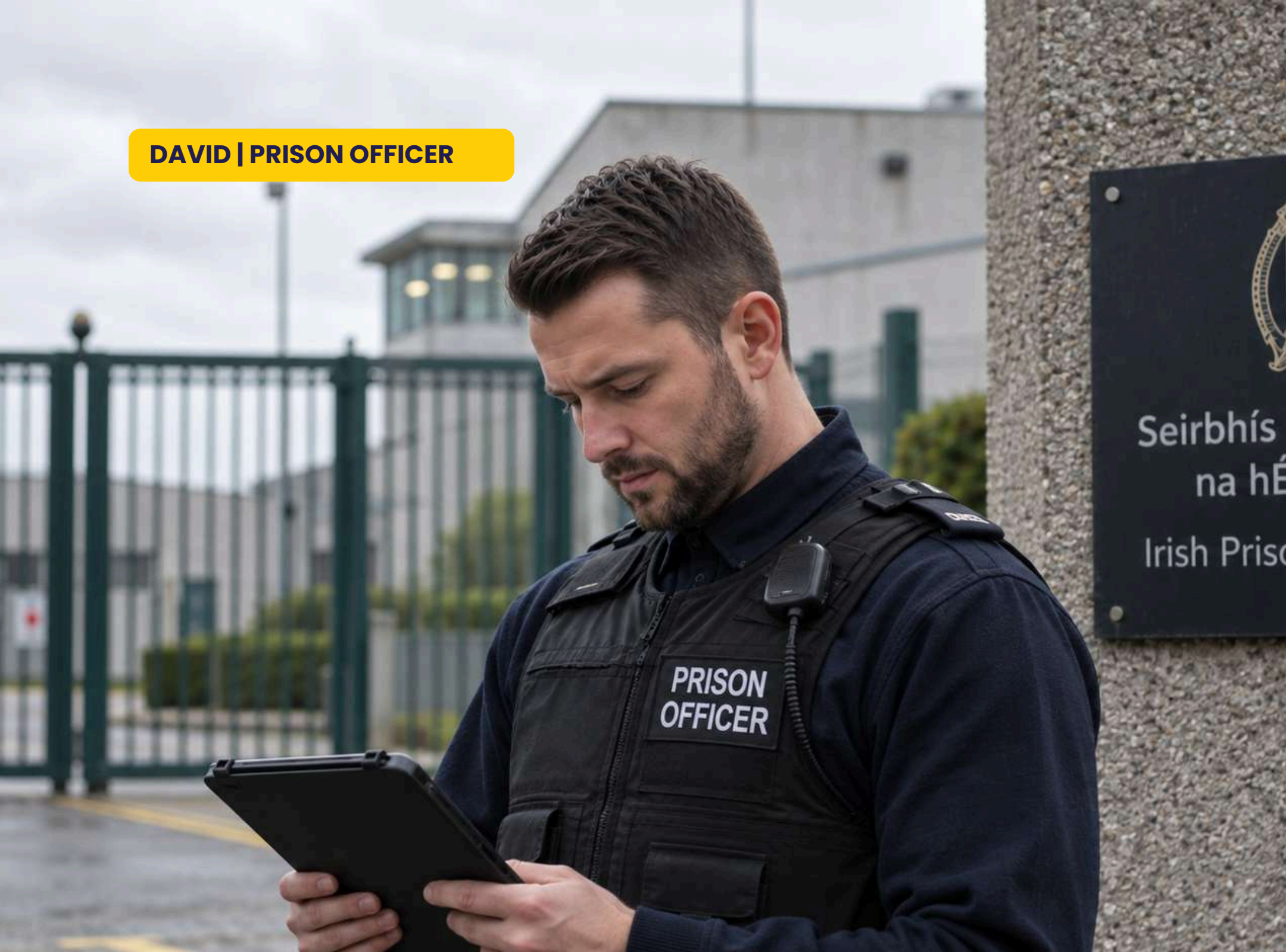
Niamh has been a Garda for six years. Regular overtime and unsocial-hours payments make up a significant share of what she earns, not an occasional extra.

A lender working from basic salary alone misses a meaningful part of her real income. Lenders that recognise regular, structured overtime, premium payments and allowances may include a significant proportion once she provides the required evidence.

The Key Point

For roles where overtime and allowances are built into the job, the lender's approach to them matters as much as the income itself.

DAVID | PRISON OFFICER



David has been an established Prison Officer for three years and is currently on point 3 of his salary scale, with further contractual increments ahead of him.

Some lenders will assess his income using a future point on the scale rather than the salary he earns today, because that progression is contractual rather than speculative. Not every lender applies this the same way.

The Key Point

A documented path of salary progression can affect how a lender assesses your income.

A woman with dark hair, wearing teal scrubs over a white long-sleeved shirt, stands in a clinical setting. She is holding a clipboard and has a lanyard with an ID badge around her neck. The background shows a desk with a laptop and a window with blinds.

AOIFE | STAFF NURSE

Aoife has worked in the HSE for eighteen years and is a member of its pension scheme. Now in her late 40s, she's buying on her own following a separation.

Lenders apply different maximum ages at the end of the mortgage term. Depending on the lender, Aoife's age could significantly shorten the term available to her. A defined-benefit pension, supported by the right evidence, may give some lenders sufficient certainty to consider lending further into retirement. In certain circumstances, a term extending up to age 80 may be considered.

The Key Point

A defined benefit pension may shape the mortgage term available, not just what happens after retirement.

How the Main Lenders Compare

Lenders assess salary progression, overtime, allowances and retirement income differently. This table provides a quick comparison, with the important conditions explained on the following pages.

Lender	Salary Scale Uplift	Overtime Included	Allowances Included	Maximum age at end of term†
AIB/Haven/EBS	Up to 2 points	Up to 100%; three-year average	Up to 100% if guaranteed; three-year average if variable	Up to 68
AVANT Money by BankInter	Up to 1 point	75%; two-year average	Up to 100% if guaranteed and taxable	No fixed maximum; retirement affordability must be evidenced
Bank of Ireland	Up to 2 points	Up to 100%; two-year average	Up to 100% if guaranteed	Up to 70 without a pension
ICS Mortgages	3 points on standard products; up to 5 on Flexi*	Up to 100% if regular	Up to 100% if contractual and guaranteed	Up to 80 with sufficient retirement income
MoCo	Up to 2 points	Up to 100%; two-year average	Up to 100%; two-year average if variable	Up to 70
Nua Money Ltd	Up to 2 points	Up to 100% of assessed overtime	Up to 100% of assessed shift allowances	Up to 75
PTSB	No uplift	Up to 100%	Up to 100% if taxable	67 without pension income; up to 70 with pension income

Important to Know

- ***ICS Flexi:** The five-point salary-scale uplift applies only to the two-year Flexi Interest Only product where the public-sector worker is not the primary applicant. Applicants must demonstrate 100% of the required repayment capacity. Product terms and individual assessment apply.*
- **“Up to 100%”:** This does not mean overtime or allowances will automatically be included in full. The amount accepted will depend on the nature, regularity and sustainability of the income and the evidence available.
- **†Maximum lending age:** The maximum lending age or term shown is not automatically available. The term offered will depend on the applicant’s age, occupation, planned retirement age, pension or other retirement income, and their evidenced ability to afford repayments in retirement. See **Maximum Lending Age, Probation and Evidence** for lender-specific details.

Please note: This comparison is a general guide only. Lender criteria, products and assessment policies may change and will vary according to individual circumstances. Inclusion in this table does not constitute an offer or guarantee of mortgage approval. Information reviewed September 2026.

The lender that recognises the greatest salary-scale uplift or the highest proportion of additional income may not offer the most suitable mortgage overall. Interest rate, repayments, mortgage term, total cost and product features must all be considered alongside borrowing capacity.

***Warning:** The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

How Additional Income Is Assessed

The headline figures do not tell the full story. Each lender applies its own conditions to salary progression, overtime and allowances.

AIB / Haven / EBS

▶ Salary Scale

Up to two points above the applicant's current salary-scale point, where permanently employed. A Long Service Increment may be included where the employer confirms it will occur within the next two years.

▶ Overtime

Up to 100% of the average earned over the previous three years. Overtime income included in the assessment cannot exceed 75% of basic salary.

▶ Allowances

Up to 100% of guaranteed, regular allowances. Fluctuating allowances are assessed using a three-year average.

Avant Money by Bankinter

▶ Salary Scale

Up to one point above the applicant's current salary-scale point may be considered. A Long Service Increment may be considered where it is guaranteed and due within the validity period of the Approval in Principle (AIP).

▶ Overtime

Up to 75% of the average overtime earned over the previous two years may be included. This is not capped as a percentage of basic salary.

▶ Allowances

Up to 100% of guaranteed allowances may be included.

Bank of Ireland

▶ Salary Scale

Up to two points above the applicant's current salary-scale point, where permanently employed. A Long Service Increment may be included where it is due within the next 24 months, subject to written confirmation from the applicant's employer.

▶ Overtime

Up to 100% of the average earned over the previous two years.

▶ Allowances

Up to 100% of guaranteed allowances.

ICS Mortgages / Dilosk

▶ Salary Scale

Up to three points above the applicant's current salary-scale point on standard capital-and-interest mortgages.

Up to five points may be considered on the two-year Flexi Interest Only product where the public-sector worker is not the primary applicant. Additional repayment-capacity requirements apply.

A Long Service Increment may be included only where the applicant will reach it within three years.

▶ Overtime

Up to 100% of regular overtime may be included where it is confirmed by the employer and supported by recent earnings records. Current-year projected earnings will also be considered.

▶ Allowances

Up to 100% of contractual allowances may be included where the employer confirms they are guaranteed and they are evident in recent and current-year earnings.

MoCo

▶ Salary Scale

Up to two points above the applicant's current salary-scale point, based on income evidenced by payslips or a salary certificate.

A Long Service Increment may be included once evident on the salary scale.

▶ Overtime

Up to 100% of average variable income earned over the previous two years.

▶ Allowances

Up to 100% of average variable allowance income earned over the previous two years.

Nua Money Ltd

▶ Salary Scale

Up to two points above the applicant's current salary-scale point.

▶ Overtime

Up to 100% of assessed overtime may be included where the applicant has at least 12 months in their current employment. Núa uses the available current- and previous-year earnings history to calculate the income it will recognise.

▶ Allowances

Up to 100% of assessed variable shift allowances may be included, subject to at least 12 months in the current employment and Núa's variable-income calculation.

PTSB

▶ Salary Scale

No future salary-scale uplift is applied.

▶ Overtime

Up to 100% of the most recent year's overtime may be included where variable income does not exceed 50% of basic salary. Where variable income exceeds 50%, the average earned over the previous two years is used.

▶ Allowances

Up to 100% of taxable allowances may be included.

Maximum Lending Age, Probation and Evidence

Lenders take different approaches to the evidence they require, applicants on probation and the maximum age permitted at the end of the mortgage term. Where a mortgage continues into retirement, evidence of sufficient retirement income may also be required.

The following pages explain what each lender may require.

Maximum lending age

Probation & role changes

Evidence required

AIB / Haven / EBS

Maximum lending age	Up to age 68. A pension statement may be required where early retirement is mandatory or selected.
Probation & role changes	New entrants are normally subject to a 12-month probationary period but may be reviewed on a case-by-case basis. For applicants moving within the public sector, probation may be waived where a strong record of continuous public-sector employment and earnings is evident.
Evidence required	A salary certificate, relevant salary scale, payslips and Employment Detail Summary may be required.

Avant Money by Bankinter

Maximum lending age	Avant Money does not apply a fixed maximum lending age. The applicant must demonstrate that the mortgage will remain affordable into retirement.
Probation & role changes	Applicants are assessed on a case-by-case basis to establish the stability of their income and employment.
Evidence required	Where variable income is being included, a salary certificate, three years' Employment Detail Summaries and relevant payslips are required.

Bank of Ireland

Maximum lending age	Up to age 70 with no requirement for pension.
Probation & role changes	New entrants and applicants moving roles are assessed individually, taking account of the nature and sustainability of the role, qualifications and track record of earnings.
Evidence required	A salary certificate and two years' Employment Detail Summaries may be required. A CV is usually requested where an applicant is being assessed on a case-by-case basis because they are on probation or have recently moved roles.

ICS Mortgages / Dilosk

Maximum lending age	Up to age 80 where sufficient retirement income can be evidenced to meet the mortgage repayments. Income from a defined-benefit pension scheme may be considered. Affordability must be assessed for the period after the applicant retires.
Probation & role changes	New entrants are assessed on a case-by-case basis, with their previous employment history also taken into consideration. Employees promoted within the public sector may be considered while completing a one-year probationary period.
Evidence required	A salary certificate, relevant payscale and recent Employment Detail Summaries are required. Evidence of current-year on-target earnings may also be required where overtime or allowances are being included.

MoCo

Maximum lending age	Up to age 70, or the applicant's planned retirement age where different. Some public-sector roles have a mandatory earlier retirement age. Lending beyond this retirement may be considered where sufficient net retirement income can be evidenced.
Probation & role changes	Applicants are assessed on a case-by-case basis, taking account of their employment and education history. Probation may be waived where the employment is considered sustainable, but the applicant should generally have been in the role for at least three months by drawdown. Departmental transfers are also reviewed individually.
Evidence required	A salary certificate and two years' Employment Detail Summaries may be required. For certain occupations, including members of An Garda Síochána, a Statement of Earnings may also be requested.

NuaMoney

Maximum lending age	Núa Money's maximum lending age is 75, with a maximum mortgage term of 40 years. No additional pension evidence is required for public-sector employees.
Probation & role changes	Public-sector employees with at least six months' continuous employment may have probation waived. Probation may also be waived for established public-sector employees who have been promoted or moved to another role.
Evidence required	A salary certificate and latest payslip are required to support overtime and variable shift allowances. Further evidence may be requested depending on the applicant's earnings history.

PTSB

Maximum lending age	Up to age 67 without pension income, or age 70 where sufficient pension income is available.
Probation & role changes	New permanent entrants generally need to have completed six months and passed probation. Applicants on fixed-term contracts generally require two years' supporting employment evidence. Applicants moving roles may be reviewed after one month's payslip where the new position is a similar role, although the loan offer may be conditional on probation being completed.
Evidence required	A salary certificate, relevant payslips and Employment Detail Summary may be required.

What to Have Ready: Your Public Sector Mortgage Checklist



Save as your
application
checklist

The documents required vary by application, but these are commonly requested:

- ☐ **Recent payslips** (last 3 months)
- ☐ **Employment Detail Summary** (EDS) from Revenue (last 3 years)
- ☐ **Salary Certificate** or letter from employer confirming your role, salary, and any regular overtime or allowances
- ☐ Evidence of your position on your **salary scale**, where applicable
- ☐ **Proof of your deposit** and its source
- ☐ **Recent bank/credit union statements** (last 6 months)
- ☐ **Proof of identity** and address
- ☐ **Details of existing debts** or financial commitments
- ☐ **Pension statement** or scheme confirmation, if relevant

Don't have everything yet?

You don't need to delay getting advice. We can explain what will be needed for your circumstances and help you prepare in the right order.

Before You Apply

You do not need a perfect application before speaking to an adviser. A few practical steps can make it easier to understand your position and prepare the right evidence.

01 Keep regular savings visible in your account where possible and continue to save throughout the mortgage application process.

02 Avoid taking on new credit before applying.

03 Make sure bills, loan repayments, and direct debits are being met on time.



Useful Safeguard

If you use a credit card, consider setting up a direct debit for at least the minimum payment so that an oversight does not result in a missed payment. Paying the balance in full where possible will also help you avoid interest.

04 Speak to an adviser before assuming that probation, age or variable income means you cannot apply.

Mortgage Support for Every Stage

Whatever stage you are at, we can help if you are:

- ▶ Buying your first home
- ▶ Moving home
- ▶ Building your own home
- ▶ Reviewing or switching your mortgage
- ▶ Releasing equity from your home
- ▶ Buying or refinancing following separation or divorce
- ▶ Returning to Ireland
- ▶ Considering a mortgage later in life

The lender criteria and evidence will differ depending on what you want to do, but the same principle applies: **your full circumstances matter more than one headline number on a payslip.**



Common Questions



Can I apply for a mortgage while I'm on probation?

Possibly. Lenders take different approaches. If you have moved role or been promoted within the public sector, some may consider your wider continuous service. New entrants to the public sector are typically assessed case by case.



Does all of my overtime count towards my mortgage application?

Not automatically. Lenders normally want to see that overtime is consistent and sustainable, and each lender has its own approach to how much may be included.



How much overtime history will I need?

This varies by lender and by the type of income. An adviser can check the current evidence requirement rather than applying one general rule to every application.



Do allowances count in the same way as overtime?

Not necessarily. A lender may look at whether an allowance is contractual, ongoing or linked to a particular role. The percentage included and evidence required can differ.



Does my salary scale actually make a difference?

It can. Several lenders will assess your income using a future point on your scale rather than your current salary, because that progression is contractual.



Does my partner also need to work in the public sector?

No. For joint applications, only one of you needs to work in the public sector for the relevant aspects of that person's income and employment to be taken into account.



Is there a separate “public sector mortgage” product?

No. There isn't a distinct product. What differs is how your income, employment, salary progression and pension are assessed by lenders rather than a separate product available only to public-sector workers.



Do I need to be a member of one of Symmetry Financial's partner unions/groups to get advice?

No. Our team can advise public-sector workers whether or not they belong to a partner organisation. Eligible members of partner unions or representative groups may also have access to additional benefits. We will confirm which benefits apply to you.

Why Symmetry Financial?

A public sector payslip can tell a very different story from basic salary alone. The challenge is knowing what to look for.

We work with public-sector professionals across Ireland, including nurses, teachers, Gardaí, civil servants, Defence Forces personnel and prison officers. **You should not have to start by explaining how your payslip works.** We understand how public-sector roles are paid and how individual lenders are likely to assess that income.

Symmetry Financial is also the **endorsed mortgage partner for a number of public sector trade unions and representative groups** including Fórsa, AHCPS, POA and PDFORRA.

Through these partnerships, eligible members can access additional benefits beyond our free end-to-end mortgage service. If you're a member of one of our partner organisations, our team can explain exactly which benefits apply to you.

Working in the public sector doesn't automatically mean you can borrow more. But it can mean there's more to your mortgage application than your basic salary suggests. The important thing is making sure all of those pieces are considered.



Because when your income isn't generic, your mortgage advice shouldn't be either.

Important Information

The information in this guide is general in nature and does not constitute personal financial advice or a mortgage offer. The lender information included reflects criteria available at the time of publication and may change. Eligibility, borrowing capacity and the income a lender may consider will depend on your individual circumstances.

Warning: If you do not keep up your repayments you may lose your home.

Warning: You may have to pay charges if you pay off a fixed-rate loan

Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Warning: The cost of your monthly repayments may increase.

Warning: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Ready to see what your income really means for your mortgage?

Tell us a little about your circumstances and one of our mortgage advisers will be in touch.



Enquire About Your Mortgage

www.symmetryfinancial.ie/public-sector-mortgages

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Your Basic Salary Doesn't Always Tell the Whole Story



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