



## Calls from mortgage body for banks to be creative

THE Association of Expert Mortgage Advisers (AEMA) are calling on lenders in the Irish mortgage market to take a more creative approach when developing mortgage products for customers, believing that it will be a case of first mover advantage to the lender that shows some ingenuity and a desire to satiate the needs of borrowers, rather than being solely focused on the bottom line.

Ken Murray Director at the Association of Expert Mortgage Advisers explained, "There is a dearth of flexible mortgage products on the market. Lenders are all competing solely on price. But anecdotal evidence from brokers suggests that there are other selling points".



Bank call: Ken Murray.