

# Northern Ireland

## Residential mortgage rates



### For purchase and remortgage

Our residential mortgages cover a variety of options to help meet your needs including fixed or variable rates. We offer a range of features too such as no product fee to pay, Standard Valuation fee or legal fees paid by us and cashback paid to you following completion.

- All information correct as at 26/04/2024
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- After the initial fixed rate period, all our mortgages revert to the Bank of Ireland Standard Variable Rate (SVR), which is currently 8.04%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

### Up to 60% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	5.13% fixed	30/06/2026	7.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,500,000	ABTA
3 Year	60%	4.97% fixed	30/06/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,500,000	ABTB
5 Year	60%	4.87% fixed	30/06/2029	6.9% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,500,000	ABTC

#### Representative example:

A mortgage of £112,500 payable over 35 years initially on a fixed rate for 2 years at 5.29% and then on our current variable rate of 8.04% for the remaining 33 years would require 24 monthly payments of £589 and 396 monthly payments of £794.

The total amount payable would be £328,958 made up of the loan amount plus interest (£216,248), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

Please read in conjunction with our lending criteria

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Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. You can confirm our registration on the FCA's website (This link will open a new window) ([www.fca.org.uk](http://www.fca.org.uk)) or by contacting the FCA on 0800 111 6768. Registered in England & Wales. Registered Number: 7022885. Registered Office: Bow Bells House, 1 Bread Street, London, EC4M 9BE.

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### Up to 75% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	75%	5.02% fixed	30/06/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,000,000	ABTD
2 Year	75%	5.09% fixed	30/06/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,000,000	ABTE
2 Year	75%	5.17% fixed	30/06/2026	7.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,000,000	ABTG
3 Year	75%	4.90% fixed	30/06/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	ABTH
3 Year	75%	4.97% fixed	30/06/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	ABTJ
3 Year	75%	5.02% fixed	30/06/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	ABTK
5 Year	75%	4.82% fixed	30/06/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,000,000	ABTL
5 Year	75%	4.85% fixed	30/06/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,000,000	ABTN
6 Year	75%	4.90% fixed	30/06/2029	6.9% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,000,000	ABTP
7 Year	75%	4.85% fixed	30/06/2031	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£100,000	£1,000,000	ABTQ

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### Up to 85% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	85%	5.14% fixed	30/06/2026	7.9% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABYB
2 Year	85%	5.24% fixed	30/06/2026	7.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABYC
2 Year	85%	5.24% fixed	30/06/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABYD
3 Year	85%	4.99% fixed	30/06/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	ABYE
3 Year	85%	5.12% fixed	30/06/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	ABYG
5 Year	85%	4.90% fixed	30/06/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABYH
5 Year	85%	4.95% fixed	30/06/2029	7.0% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABYJ
5 Year	85%	5.00% fixed	30/06/2029	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABYK
7 Year	85%	4.95% fixed	30/06/2031	6.6% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£100,000	£750,000	ABYL

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### Up to 90% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	90%	5.37% fixed	30/06/2026	7.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£500,000	ABYN
2 Year	90%	5.49% fixed	30/06/2026	7.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£500,000	ABYP
3 Year	90%	5.23% fixed	30/06/2027	7.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£25,001	£500,000	ABYQ
5 Year	90%	4.99% fixed	30/06/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£500,000	ABYR
5 Year	90%	5.09% fixed	30/06/2029	7.0% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£500,000	ABYS
7 Year	90%	4.99% fixed	30/06/2031	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£500,000	ABYT

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### Up to 85% Loan to Value Variable rate

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
Term	85%	8.04% variable	Term	8.4% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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## Buy to Let mortgage rates



### For property investors

Our Buy to Let mortgages are designed for those looking to get into the property rental market.

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Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	5.04% fixed	30/06/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£750,000	ABUW
2 Year	60%	5.45% fixed	30/06/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABUX
5 Year	60%	4.89% fixed	30/06/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ABUY
5 Year	60%	5.09% fixed	30/06/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABUZ

Please read in conjunction with our lending criteria

Please note we will assess your application against our current lending criteria. Please ask us for details.

Bank of Ireland UK does not provide any recommendation or advice in relation to Buy to Let mortgages

**A 'receiver of rent' may be appointed and/or the property may be repossessed if you do not keep up repayments on your mortgage**

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2 Year	75%	5.08% fixed	30/06/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£750,000	ABVA
2 Year	75%	5.10% fixed	30/06/2026	7.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£50,000	£750,000	ABVB
2 Year	75%	5.50% fixed	30/06/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABVC
5 Year	75%	4.86% fixed	30/06/2029	6.6% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ABVD
5 Year	75%	4.94% fixed	30/06/2029	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ABVE
5 Year	75%	4.94% fixed	30/06/2029	6.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£750,000	ABVG
5 Year	75%	5.15% fixed	30/06/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABVH

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