

# Product Switch Mortgages

## Existing Customers



- All the details on our rates are correct from 30/04/2024. Our rates can be removed at any time, without notice.
- The rates you'll be able to choose from depend on the type of mortgage you have and your Loan to Value (LTV). Your LTV is the amount you owe on your mortgage as a percentage of how much your property is worth. For example if you owe £75,000 and your property is worth £100,000, your LTV would be 75%.
- Visit [bankofirelanduk.com/hub](https://bankofirelanduk.com/hub) to register and log into your hub. You'll see what your interest rate and LTV is. Or, you can visit [bankofirelanduk.com/get-in-touch](https://bankofirelanduk.com/get-in-touch) if you need to speak with us.
- All our fixed interest rates move onto our Standard Variable Rate (SVR) when the fixed period ends. **Our SVR is currently 8.04%**. Your mortgage will stay on this rate for the length of your mortgage unless you switch to another deal. You can apply for a new fixed rate six months before your current deal ends.

## Standard Mortgages

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.34% fixed	31/08/2026	7.6% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ABZA
2 Year	5.64% fixed	31/08/2026	7.6% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZB
5 Year	5.14% fixed	31/08/2029	6.8% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZC
5 Year	5.29% fixed	31/08/2029	6.7% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZD

#### Representative Example:

A mortgage of £91,815 payable over 25 years initially on a fixed rate for 2 years at 5.39% and then on our current variable rate of 8.04% for the remaining 23 years would require 24 monthly payments of £560 and 274 monthly payments of £703.

The total amount payable would be £206,258 made up of the loan amount plus interest (£114,248), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Bank of Ireland Mortgages is a trading name of the UK branch of the Governor and Company of the Bank of Ireland which is regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The registered office of the UK branch of the Governor and Company of the Bank of Ireland is 1 Temple Back East, Temple Quay, Bristol, BS1 6DX. Telephone: (0117) 979 2222.

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# Standard Mortgages

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.44% fixed	31/08/2026	7.7% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ABZE
2 Year	5.69% fixed	31/08/2026	7.6% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZG
5 Year	5.24% fixed	31/08/2029	6.8% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZH
5 Year	5.34% fixed	31/08/2029	6.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZJ

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.74% fixed	31/08/2026	7.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZK
5 Year	5.39% fixed	31/08/2029	6.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZL

## Help to Buy Guarantee Mortgages

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.79% fixed	31/08/2026	7.8% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZS
5 Year	5.44% fixed	31/08/2029	7.0% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZT

## Help to Buy Equity Mortgages

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.79% fixed	31/08/2026	7.8% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZU
5 Year	5.44% fixed	31/08/2029	7.1% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZV

# First Start Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.79% fixed	31/08/2026	7.5% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZQ
5 Year	5.44% fixed	31/08/2029	6.6% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZR

# Self Cert Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.84% fixed	31/08/2026	7.3% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZN
5 Year	5.49% fixed	31/08/2029	6.1% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZP

# Buy to Let Mortgages - ICR (Interest Cover Ratio)

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2026	7.5% APRC	£1,995	3% until 31/08/2025 then 2% until 31/08/2026	ABZW
2 Year	5.42% fixed	31/08/2026	7.4% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ABZX
2 Year	5.69% fixed	31/08/2026	7.3% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABZY
5 Year	5.09% fixed	31/08/2029	6.4% APRC	£1,995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABZZ
5 Year	5.24% fixed	31/08/2029	6.3% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAA
5 Year	5.49% fixed	31/08/2029	6.3% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAB

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.54% fixed	31/08/2026	7.5% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACAC
5 Year	5.34% fixed	31/08/2029	6.4% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAD

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.89% fixed	31/08/2026	7.4% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACAE
5 Year	5.54% fixed	31/08/2029	6.3% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAG



# Buy to Let Mortgages - Top Slicing

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2026	7.6% APRC	£1,995	3% until 31/08/2025 then 2% until 31/08/2026	ACAH
2 Year	5.42% fixed	31/08/2026	7.6% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACAJ
2 Year	5.69% fixed	31/08/2026	7.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACAK
5 Year	5.09% fixed	31/08/2029	6.8% APRC	£1,995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAL
5 Year	5.24% fixed	31/08/2029	6.8% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAN
5 Year	5.49% fixed	31/08/2029	6.9% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAP

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.54% fixed	31/08/2026	7.7% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACAQ
5 Year	5.34% fixed	31/08/2029	6.9% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAR

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.89% fixed	31/08/2026	7.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACAS
5 Year	5.54% fixed	31/08/2029	6.9% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAT

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