

# 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 22/09/2022
- 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 5.24%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

### Up to 70% 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
5 Year	70%	4.24% fixed	31/12/2027	4.9% APRC	£495	£250	No	Yes	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£1,500,000	5KY

#### Representative example:

A mortgage of £130,000 payable over 15 years initially on a fixed rate for 5 years at 4.24% and then on our current variable rate of 5.24% for the remaining 10 years would require 60 monthly payments of £977 and 120 monthly payments of £1,024.

The total amount payable would be £182,179 made up of the loan amount plus interest (£51,474), product fee (£495), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.8% APRC representative.

Please read in conjunction with our lending criteria

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

**To find out more call us today on 0800 169 0082#**

# All calls will be recorded for training and monitoring purposes. Lines open 8.30am to 6pm Monday to Friday.

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%	4.54% fixed	31/12/2024	5.3% APRC	£495	£250	No	Yes	• Capital Repayment	3% until 31/12/2023 then 2% until 31/12/2024	£50,000	£1,000,000	5KZ
5 Year	75%	4.24% fixed	31/12/2027	4.9% APRC	£495	£250	No	Yes	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£1,000,000	5LA
5 Year	75%	4.24% fixed	31/12/2027	4.9% APRC	£0	£0	No	No	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£1,000,000	5LB

#### Representative example:

A mortgage of £112,463 payable over 20 years initially on a fixed rate for 5 years at 4.24% and then on our current variable rate of 5.24% for the remaining 15 years would require 60 monthly payments of £696 and 180 monthly payments of £744.

The total amount payable would be £176,038 made up of the loan amount plus interest (£63,125), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.9% APRC representative.

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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%	4.54% fixed	31/12/2024	5.3% APRC	£495	£250	No	Yes	• Capital Repayment	3% until 31/12/2023 then 2% until 31/12/2024	£50,000	£750,000	5LC
2 Year	85%	4.79% fixed	31/12/2024	5.3% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/12/2023 then 2% until 31/12/2024	£50,000	£750,000	5LD
5 Year	85%	4.24% fixed	31/12/2027	4.9% APRC	£495	£250	No	Yes	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	5LE
5 Year	85%	4.34% fixed	31/12/2027	4.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	5LF
5 Year	85%	4.39% fixed	31/12/2027	5.0% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	5LG

#### Representative example:

A mortgage of £146,625 payable over 30 years initially on a fixed rate for 5 years at 4.39% and then on our current variable rate of 5.24% for the remaining 25 years would require 60 monthly payments of £733 and 300 monthly payments of £799.

The total amount payable would be £283,861 made up of the loan amount plus interest (£137,026), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 5.0% APRC representative.

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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%	4.70% fixed	31/12/2024	5.3% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2023 then 2% until 31/12/2024	£25,001	£500,000	5LH
5 Year	90%	4.34% fixed	31/12/2027	5.0% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£500,000	5LJ
5 Year	90%	4.44% fixed	31/12/2027	5.0% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£500,000	5LK

#### Representative example:

A mortgage of £146,625 payable over 30 years initially on a fixed rate for 5 years at 4.34% and then on our current variable rate of 5.24% for the remaining 25 years would require 60 monthly payments of £729 and 300 monthly payments of £798.

The total amount payable would be £283,416 made up of the loan amount plus interest (£136,581), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 5.0% APRC representative.

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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%	5.24% variable	Term	5.4% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

#### Representative example:

A mortgage of £60,000 payable over 10 years on our standard variable rate for the mortgage term of 10 years at our current rate of 5.24% variable would require 120 monthly payments of £643.

The total amount payable would be £77,664 made up of the loan amount plus interest (£17,214), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 5.5% APRC representative.

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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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### 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
5 Year	75%	4.24% fixed	31/12/2027	5.0% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2024 then 3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	5PU

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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