

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 18/02/2020
- 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 4.74%, 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%	1.32% fixed	30/04/2022	4.3% APRC	£1,495	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£1,500,000	LZX
2 Year	60%	1.80% fixed	30/04/2022	4.3% APRC	£0	£400	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£1,500,000	LZY
3 Year	60%	1.87% fixed	30/04/2023	4.1% APRC	£0	£500	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2022 then 2% until 30/04/2023	£50,000	£1,500,000	LZZ
5 Year	60%	1.72% fixed	30/04/2025	3.4% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£1,500,000	MAA
5 Year	60%	1.82% fixed	30/04/2025	3.7% APRC	£0	£400	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£1,500,000	MAB

Representative example:

A mortgage of £75,000 payable over 15 years initially on a fixed rate for 3 years at 1.87% and then on our current variable rate of 4.74% for the remaining 12 years would require 36 monthly payments of £478 and 144 monthly payments of £562.

The total amount payable would be £98,356 made up of the loan amount plus interest (£23,146), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.7% 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*

Bank of Ireland  UK

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NI180220 18/02/2020 127051810180

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Up to 70% Loan to Value Fixed rates

For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

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
3 Year	70%	1.93% fixed	30/04/2023	4.1% APRC	£0	£500	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/04/2022 then 2% until 30/04/2023	£50,000	£1,500,000	MAC
5 Year	70%	1.90% fixed	30/04/2025	3.7% APRC	£0	£400	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£1,500,000	MAE

Representative example:

A mortgage of £75,000 payable over 15 years initially on a fixed rate for 3 years at 1.93% and then on our current variable rate of 4.74% for the remaining 12 years would require 36 monthly payments of £480 and 144 monthly payments of £562.

The total amount payable would be £98,496 made up of the loan amount plus interest (£23,286), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.8% APRC representative.

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Up to 75% Loan to Value Fixed rates

For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

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%	1.79% fixed	30/04/2022	4.2% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£1,000,000	MAF
2 Year	75%	1.86% fixed	30/04/2022	4.3% APRC	£0	£400	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£1,000,000	MAG
5 Year	75%	1.70% fixed	30/04/2025	3.4% APRC	£495	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£1,000,000	MAH
5 Year	75%	1.91% fixed	30/04/2025	3.7% APRC	£0	£400	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£1,000,000	MAJ

The following product is exclusively available for properties in Northern Ireland:

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%	1.73% fixed	30/04/2025	3.4% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£1,000,000	MNJ

Representative example:

A mortgage of £75,000 payable over 25 years initially on a fixed rate for 2 years at 1.79% and then on our current variable rate of 4.74% for the remaining 23 years would require 24 monthly payments of £310 and 276 monthly payments of £418.

The total amount payable would be £122,994 made up of the loan amount plus interest (£47,784), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.3% APRC representative.

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Up to 80% 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	80%	1.54% fixed	30/04/2022	4.3% APRC	£995	£0	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£850,000	MAK
2 Year	80%	2.14% fixed	30/04/2022	4.3% APRC	£0	£500	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£850,000	MAL
2 Year	80%	2.55% fixed	30/04/2022	4.4% APRC	£0	£1,000	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£850,000	MAM
5 Year	80%	2.02% fixed	30/04/2025	3.8% APRC	£495	£400	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£850,000	MAP
5 Year	80%	2.07% fixed	30/04/2025	3.6% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£850,000	MAQ
5 Year	80%	2.16% fixed	30/04/2025	3.8% APRC	£0	£500	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£850,000	MAR

Representative example:

A mortgage of £80,000 payable over 25 years initially on a fixed rate for 2 years at 2.14% and then on our current variable rate of 4.49% for the remaining 23 years would require 24 monthly payments of £345 and 276 monthly payments of £447.

The total amount payable would be £131,871 made up of the loan amount plus interest (£51,661), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.4% 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%	1.54% fixed	30/04/2022	4.3% APRC	£995	£0	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£750,000	MAS
2 Year	85%	2.14% fixed	30/04/2022	4.3% APRC	£0	£500	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£750,000	MAT
2 Year	85%	2.55% fixed	30/04/2022	4.4% APRC	£0	£1,000	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£750,000	MAU
5 Year	85%	2.02% fixed	30/04/2025	3.8% APRC	£495	£400	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£750,000	MAW
5 Year	85%	2.07% fixed	30/04/2025	3.6% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£750,000	MAX
5 Year	85%	2.16% fixed	30/04/2025	3.8% APRC	£0	£500	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£750,000	MAY

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2 Year	85%	1.75% fixed	30/04/2022	4.2% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£750,000	MNK

Representative example:

A mortgage of £101,500 payable over 15 years initially on a fixed rate for 2 years at 2.14% and then on our current variable rate of 4.74% for the remaining 13 years would require 24 monthly payments of £660 and 156 monthly payments of £772.

The total amount payable would be £136,469 made up of the loan amount plus interest (£34,759), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.1% 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%	2.12% fixed	30/04/2022	4.3% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MPB
2 Year	90%	2.25% fixed	30/04/2022	4.3% APRC	£0	£500	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£500,000	MPC
2 Year	90%	2.42% fixed	30/04/2022	4.4% APRC	£0	£750	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£500,000	MPD
3 Year	90%	2.32% fixed	30/04/2023	3.9% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	3% until 30/04/2022 then 2% until 30/04/2023	£25,001	£500,000	MPE
5 Year	90%	2.34% fixed	30/04/2025	3.8% APRC	£0	£0	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MPF
5 Year	90%	2.39% fixed	30/04/2025	3.8% APRC	£0	£500	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£500,000	MPG
5 Year	90%	2.68% fixed	30/04/2025	3.9% APRC	£0	£1,000	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£500,000	MPH

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2 Year	90%	2.08% fixed	30/04/2022	4.1% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MPJ
5 Year	90%	2.30% fixed	30/04/2025	3.5% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MPK

Representative example:

A mortgage of £97,750 payable over 25 years initially on a fixed rate for 2 years at 2.12% and then on our current variable rate of 4.74% for the remaining 23 years would require 24 monthly payments of £420 and 276 monthly payments of £546.

The total amount payable would be £161,034 made up of the loan amount plus interest (£63,074), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

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Up to 95% Loan to Value Fixed rates (Purchase only)

Available for purchases only. Higher Lending Charge paid by Lender

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	95%	3.29% fixed	30/04/2022	4.6% APRC	£0	£0	No	No	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000 including fees	MRE
5 Year	95%	3.82% fixed	30/04/2025	4.5% APRC	£0	£500	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£500,000 including fees	MRF

Representative example:

A mortgage of £113,500 payable over 29 years initially on a fixed rate for 2 years at 3.29% and then on our current variable rate of 4.74% for the remaining 27 years would require 24 monthly payments of £507 and 324 monthly payments of £595.

The total amount payable would be £205,429 made up of the loan amount plus interest (£91,479), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

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Up to 90% 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	90%	4.74% variable	For Term	4.9% APRC	£0	£0	No	No	- Capital Repayment	None	£25,001	£500,000	HFV

Representative example:

A mortgage of £25,619 payable over 15 years on our current variable rate for the mortgage term of 15 years at our current rate of 4.74% variable would require 180 monthly payments of £199.

The total amount payable would be £36,295 made up of the loan amount plus interest (£10,226), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 5.1% 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*

Bank of Ireland  UK

* 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) 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.

NI180220 18/02/2020 127051810180

Northern Ireland

Residential mortgage rates

For purchase

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 18/02/2020
- 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 4.74%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 95% Loan to Value Variable rate (Purchase only)

Available for purchases only. Higher Lending Charge paid by Lender

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	95%	4.74% variable	For Term	4.9% APRC	£0	£0	No	No	- Capital Repayment	None	£25,001	£500,000 including fees	KXL

Representative example:

A mortgage of £25,619 payable over 15 years on our current variable rate for the mortgage term of 15 years at our current rate of 4.74% variable would require 180 monthly payments of £199.

The total amount payable would be £36,295 made up of the loan amount plus interest (£10,226), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 5.1% APRC representative.

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Northern Ireland

Co-ownership mortgage rate

For purchase

Exclusively available to customers who are purchasing a share of their home on a co-ownership basis through the Northern Ireland Co-ownership Housing Association Limited (NICHA).

- All information correct as at 18/02/2020
- 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 4.74%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 75% Loan to Value Fixed 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
2 Year	75%	2.02% fixed	30/04/2022	4.3% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£123,750	MPT

Representative example:

A mortgage of £74,975 payable over 30 years initially on a fixed rate for 2 years at 2.02% and then on our current variable rate of 4.74% for the remaining 28 years would require 24 monthly payments of £278 and 336 monthly payments of £383.

The total amount payable would be £135,721 made up of the loan amount plus interest (£60,536), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.4% APRC representative.

Please read in conjunction with our lending criteria

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Northern Ireland

First Start mortgage rates

For stepping onto the ladder

First Start is our specialist first time buyer mortgage. You can borrow up to 95% LTV and also take advantage of these rates even if you are not a first time buyer.

- All information correct as at 18/02/2020
- 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 4.74%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 90% Loan to Value Fixed rates (Purchase only)

Available for purchases only

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%	2.33% fixed	30/04/2022	4.4% APRC	£0	£400	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£50,000	£500,000 including fees	MPL
5 Year	90%	2.65% fixed	30/04/2025	3.9% APRC	£0	£400	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£500,000 including fees	MPM

First Start lets you use the borrowing power of a sponsor, such as a parent or close relative, to help you onto the property ladder. By taking the sponsor's income into account as well as yours (counting theirs as the main income), it boosts the amount you can borrow. As joint borrowers it allows you to borrow up to 95% of the purchase price.

Representative example:

A mortgage of £238,500 payable over 25 years initially on a fixed rate for 2 years at 2.33% and then on our current variable rate of 4.74% for the remaining 23 years would require 24 monthly payments of £1,050 and 276 monthly payments of £1,335.

The total amount payable would be £393,834 made up of the loan amount plus interest (£155,124), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.4% APRC representative.

Please read in conjunction with our lending criteria

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Northern Ireland

First Start mortgage rates

For stepping onto the ladder

First Start is our specialist first time buyer mortgage. You can borrow up to 95% LTV and also take advantage of these rates even if you are not a first time buyer.

- All information correct as at 18/02/2020
- 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 4.74%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 95% Loan to Value Fixed rates (Purchase only)

Available for purchases only. Higher Lending Charge paid by Lender. Not available for existing customers moving property

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	95%	3.54% fixed	30/04/2022	4.6% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000 including fees	MRJ
5 Year	95%	3.92% fixed	30/04/2025	4.5% APRC	£0	£500	No	Yes	- Capital Repayment	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£500,000 including fees	MRK

First Start lets you use the borrowing power of a sponsor, such as a parent or close relative, to help you onto the property ladder. By taking the sponsor's income into account as well as yours (counting theirs as the main income), it boosts the amount you can borrow. As joint borrowers it allows you to borrow up to 95% of the purchase price.

Representative example:

A mortgage of £238,500 payable over 25 years initially on a fixed rate for 2 years at 3.54% and then on our current variable rate of 4.74% for the remaining 23 years would require 24 monthly payments of £1,199 and 276 monthly payments of £1,347.

The total amount payable would be £400,860 made up of the loan amount plus interest (£162,150), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.6% 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.

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Northern Ireland

Self Build mortgage rate

For building your own home

Our Self Build mortgage is designed to be used in conjunction with a Bank of Ireland staged payment facility and allows you to borrow up to 75% of the property value.

- All information correct as at 18/02/2020
- 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 4.74%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 75% Loan to Value Variable rate

For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

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
3 Year	75%	2.74% variable	30/04/2023	4.3% APRC	£0	£0	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/04/2022 then 2% until 30/04/2023	£25,001	£1,000,000	MPU

Representative example:

A mortgage of £170,000 payable over 25 years on our tracker rate for 3 years at 2.00% below our standard variable of 4.74% and then on our standard variable rate of 4.74% for the remaining 22 years would require 36 monthly payments of £783 and 264 monthly payments of £948.

The total amount payable would be £278,612 made up of the loan amount plus interest (£108,402), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.3% APRC representative.

Please read in conjunction with our lending criteria

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Northern Ireland

Personal Current Account mortgage rate

For purchase and remortgage

Exclusively for customers who are purchasing or remortgaging and hold a Current Account[†] with Bank of Ireland (UK) plc.

- All information correct as at 18/02/2020
- 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 4.74%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 75% Loan to Value Fixed rate

For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

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
7 Year	75%	2.82% fixed	30/04/2027	3.8% APRC	£0	£1,000	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	£50,000	£1,000,000	MPV

[†] Personal Current Account mortgage products are exclusive to holders of a Bank of Ireland (UK) plc Personal Current Account, a Graduate Current Account or a Student Account (3rd level) with a mandated salary paid into it. This applies to both existing and newly opened accounts.

Representative example:

A mortgage of £75,000 payable over 25 years initially on a fixed rate for 7 years at 2.82% and then on our current variable rate of 4.74% for the remaining 18 years would require 84 monthly payments of £349 and 216 monthly payments of £407.

The total amount payable would be £117,327 made up of the loan amount plus interest (£42,117), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.8% APRC representative.

Please read in conjunction with our lending criteria

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Northern Ireland

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.

- All information correct as at 18/02/2020
- 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 4.74%, for the rest of the period

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%	1.72% fixed	30/04/2022	4.2% APRC	£295	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MNN
2 Year	60%	1.87% fixed	30/04/2022	4.2% APRC	£0	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MNP
2 Year	60%	1.92% fixed	30/04/2022	4.2% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MNQ
5 Year	60%	1.91% fixed	30/04/2025	3.6% APRC	£295	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MNR
5 Year	60%	1.95% fixed	30/04/2025	3.6% APRC	£0	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MNS
5 Year	60%	2.04% fixed	30/04/2025	3.5% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MNT

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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Northern Ireland

Buy to Let mortgage rates

For property investors

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- 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 4.74%, for the rest of the period

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%	1.95% fixed	30/04/2022	4.3% APRC	£295	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MNU
2 Year	75%	2.12% fixed	30/04/2022	4.3% APRC	£0	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MNV
2 Year	75%	2.21% fixed	30/04/2022	4.2% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 30/04/2021 then 2% until 30/04/2022	£25,001	£500,000	MNW
5 Year	75%	2.27% fixed	30/04/2025	3.7% APRC	£295	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MNX
5 Year	75%	2.36% fixed	30/04/2025	3.7% APRC	£0	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MNY
5 Year	75%	2.37% fixed	30/04/2025	3.7% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 30/04/2022 then 3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	MNZ

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