

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 02/09/2021
- 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 4.09%, for the rest of the period
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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
2 Year	70%	1.72% fixed	30/11/2023	3.8% APRC	£995	£0	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/11/2022 then 2% until 30/11/2023	£25,001	£1,500,000	2PA
5 Year	70%	2.18% fixed	30/11/2026	3.5% APRC	£995	£0	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/11/2023 then 3% until 30/11/2025 then 2% until 30/11/2026	£25,001	£1,500,000	2PB

Representative example:

A mortgage of £84,000 payable over 21 years initially on a fixed rate for 5 years at 2.18% and then on our current variable rate of 4.09% for the remaining 16 years would require 60 monthly payments of £416 and 192 monthly payments of £478.

The total amount payable would be £118,013 made up of the loan amount plus interest (£32,808), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.4% APRC representative.

Please read in conjunction with our lending criteria

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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%	1.72% fixed	30/11/2023	3.8% APRC	£995	£0	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/11/2022 then 2% until 30/11/2023	£25,001	£1,000,000	2PC
2 Year	75%	1.79% fixed	30/11/2023	3.8% APRC	£0	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/11/2022 then 2% until 30/11/2023	£25,001	£1,000,000	2PD
5 Year	75%	2.18% fixed	30/11/2026	3.5% APRC	£995	£0	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/11/2023 then 3% until 30/11/2025 then 2% until 30/11/2026	£25,001	£1,000,000	2PE
5 Year	75%	2.25% fixed	30/11/2026	3.5% APRC	£0	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/11/2023 then 3% until 30/11/2025 then 2% until 30/11/2026	£25,001	£1,000,000	2PF

Representative example:

A mortgage of £138,000 payable over 24 years initially on a fixed rate for 5 years at 2.18% and then on our current variable rate of 4.09% for the remaining 19 years would require 60 monthly payments of £616 and 228 monthly payments of £726.

The total amount payable would be £203,575 made up of the loan amount plus interest (£64,370), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

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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%	1.76% fixed	30/11/2023	3.8% APRC	£995	£250	No	Yes	- Capital Repayment	3% until 30/11/2022 then 2% until 30/11/2023	£50,000	£750,000	2PG
2 Year	85%	1.97% fixed	30/11/2023	3.8% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/11/2022 then 2% until 30/11/2023	£25,001	£750,000	2PH
5 Year	85%	2.21% fixed	30/11/2026	3.5% APRC	£995	£250	No	Yes	- Capital Repayment	4% until 30/11/2023 then 3% until 30/11/2025 then 2% until 30/11/2026	£50,000	£750,000	2PJ
5 Year	85%	2.32% fixed	30/11/2026	3.5% APRC	£0	£0	No	Yes	- Capital Repayment	4% until 30/11/2023 then 3% until 30/11/2025 then 2% until 30/11/2026	£25,001	£750,000	2PK

Representative example:

A mortgage of £116,250 payable over 30 years initially on a fixed rate for 5 years at 2.32% and then on our current variable rate of 4.09% for the remaining 25 years would require 60 monthly payments of £449 and 300 monthly payments of £544.

The total amount payable would be £190,210 made up of the loan amount plus interest (£73,750), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.5% 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%	2.23% fixed	30/11/2023	3.8% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/11/2022 then 2% until 30/11/2023	£100,000	£500,000	2PL
2 Year	90%	2.46% fixed	30/11/2023	3.9% APRC	£0	£500	No	Yes	- Capital Repayment	3% until 30/11/2022 then 2% until 30/11/2023	£100,000	£500,000	2PN
5 Year	90%	2.76% fixed	30/11/2026	3.6% APRC	£0	£0	No	Yes	- Capital Repayment	4% until 30/11/2023 then 3% until 30/11/2025 then 2% until 30/11/2026	£100,000	£500,000	2PP
5 Year	90%	2.85% fixed	30/11/2026	3.7% APRC	£0	£500	No	Yes	- Capital Repayment	4% until 30/11/2023 then 3% until 30/11/2025 then 2% until 30/11/2026	£100,000	£500,000	2PQ

Representative example:

A mortgage of £200,600 payable over 30 years initially on a fixed rate for 5 years at 2.76% and then on our current variable rate of 4.09% for the remaining 25 years would require 60 monthly payments of £820 and 300 monthly payments of £946.

The total amount payable would be £333,224 made up of the loan amount plus interest (£132,414), 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.

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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%	4.09% variable	Term	4.2% APRC	£0	£0	No	No	- Capital Repayment	None	£25,001	£750,000	MTX

Representative example:

A mortgage of £45,000 payable over 10 years on our standard variable rate for the mortgage term of 10 years at our current rate of 4.09% variable would require 120 monthly payments of £458.

The total amount payable would be £55,354 made up of the loan amount plus interest (£9,904), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

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Buy to Let mortgage rates



For property investors

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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%	1.76% fixed	31/10/2023	3.8% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2022 then 2% until 31/10/2023	£25,001	£750,000	2NN
5 Year	60%	2.11% fixed	31/10/2026	3.3% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	£25,001	£750,000	2NP

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

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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%	2.07% fixed	31/10/2023	3.8% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2022 then 2% until 31/10/2023	£25,001	£750,000	2NQ
2 Year	75%	2.19% fixed	31/10/2023	3.9% APRC	£495	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2022 then 2% until 31/10/2023	£25,001	£750,000	2NR
5 Year	75%	2.38% fixed	31/10/2026	3.4% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	£25,001	£750,000	2NS
5 Year	75%	2.40% fixed	31/10/2026	3.5% APRC	£495	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	£25,001	£750,000	2NT

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