

# 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 04/12/2019
- 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% | 1.43% fixed | 28/02/2022 | 4.2% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £1,500,000 | LTJ  |
| 2 Year | 60% | 1.60% fixed | 28/02/2022 | 4.1% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £1,500,000 | LTK  |
| 2 Year | 60% | 1.77% fixed | 28/02/2022 | 4.3% APRC                       | £0          | £400     | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £50,000  | £1,500,000 | LTL  |
| 5 Year | 60% | 1.59% fixed | 28/02/2025 | 3.6% APRC                       | £495        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £1,500,000 | LTM  |
| 5 Year | 60% | 1.72% fixed | 28/02/2025 | 3.4% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £1,500,000 | LZD  |
| 5 Year | 60% | 1.86% fixed | 28/02/2025 | 3.7% APRC                       | £0          | £500     | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £50,000  | £1,500,000 | LZE  |

#### Representative example:

A mortgage of £105,000 payable over 25 years initially on a fixed rate for 5 years at 1.86% and then on our current variable rate of 4.74% for the remaining 20 years would require 60 monthly payments of £438 and 240 monthly payments of £566.

The total amount payable would be £162,405 made up of the loan amount plus interest (£57,195), 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

\* 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.

NI041219 04/12/2019 127051810181

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- All information correct as at 04/12/2019
- 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 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% | 1.48% fixed | 28/02/2022 | 4.2% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £1,000,000 | LTQ  |
| 2 Year | 75% | 1.67% fixed | 28/02/2022 | 4.1% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £1,000,000 | LZF  |
| 2 Year | 75% | 1.82% fixed | 28/02/2022 | 4.3% APRC                       | £0          | £400     | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 3% until 28/02/2021 then 2% until 28/02/2022                          | £50,000  | £1,000,000 | LTS  |
| 5 Year | 75% | 1.71% fixed | 28/02/2025 | 3.7% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £1,000,000 | LTT  |
| 5 Year | 75% | 1.79% fixed | 28/02/2025 | 3.4% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £1,000,000 | LZG  |
| 5 Year | 75% | 1.88% fixed | 28/02/2025 | 3.7% APRC                       | £0          | £500     | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £50,000  | £1,000,000 | LZH  |

#### Representative example:

A mortgage of £80,000 payable over 20 years initially on a fixed rate for 5 years at 1.88% and then on our current variable rate of 4.74% for the remaining 15 years would require 60 monthly payments of £400 and 180 monthly payments of £488.

The total amount payable would be £111,982 made up of the loan amount plus interest (£31,772), 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.

Please read in conjunction with our lending criteria

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Bank of Ireland  UK

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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% | 1.71% fixed | 28/02/2022 | 4.3% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £750,000 | LTW  |
| 2 Year | 85% | 1.81% fixed | 28/02/2022 | 4.2% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £750,000 | LZJ  |
| 2 Year | 85% | 2.11% fixed | 28/02/2022 | 4.3% APRC                       | £0          | £500     | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022                          | £50,000  | £750,000 | LTY  |
| 5 Year | 85% | 1.91% fixed | 28/02/2025 | 3.7% APRC                       | £495        | £0       | No                                 | Yes                                   | - Capital Repayment | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £750,000 | LTZ  |
| 5 Year | 85% | 2.02% fixed | 28/02/2025 | 3.5% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £750,000 | LZK  |
| 5 Year | 85% | 2.30% fixed | 28/02/2025 | 3.9% APRC                       | £0          | £1,000   | No                                 | Yes                                   | - Capital Repayment | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £100,000 | £750,000 | LUB  |

#### Representative example:

A mortgage of £100,000 payable over 20 years initially on a fixed rate for 2 years at 2.11% and then on our current variable rate of 4.74% for the remaining 18 years would require 24 monthly payments of £511 and 216 monthly payments of £632.

The total amount payable would be £149,094 made up of the loan amount plus interest (£48,884), 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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- 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
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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% | 2.02% fixed | 28/02/2022 | 4.0% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 | LVK  |
| 2 Year | 90% | 2.55% fixed | 28/02/2022 | 4.4% APRC                       | £0          | £1,000   | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022                          | £100,000 | £500,000 | LVL  |
| 5 Year | 90% | 2.22% fixed | 28/02/2025 | 3.3% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 | LVM  |
| 5 Year | 90% | 2.59% fixed | 28/02/2025 | 3.9% APRC                       | £0          | £1,000   | No                                 | Yes                                   | - Capital Repayment | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £100,000 | £500,000 | LVN  |

#### Representative example:

A mortgage of £111,880 payable over 19 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 17 years would require 24 monthly payments of £591 and 204 monthly payments of £729.

The total amount payable would be £163,176 made up of the loan amount plus interest (£51,086), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.2% APRC representative.

Please read in conjunction with our lending criteria

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Bank of Ireland  UK

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# Northern Ireland

## Residential mortgage rates

### For purchase

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- All information correct as at 04/12/2019
- 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

| 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% | 2.71% fixed | 28/02/2022 | 4.5% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 including fees | LUG  |
| 2 Year | 95% | 3.20% fixed | 28/02/2022 | 4.5% APRC                       | £0          | £1,000   | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022                          | £100,000 | £500,000 including fees | LUH  |
| 5 Year | 95% | 3.03% fixed | 28/02/2025 | 4.1% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 including fees | LUJ  |
| 5 Year | 95% | 3.24% fixed | 28/02/2025 | 4.2% APRC                       | £0          | £1,000   | No                                 | Yes                                   | - Capital Repayment | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £100,000 | £500,000 including fees | LUK  |

#### Representative example:

A mortgage of £194,400 payable over 35 years initially on a fixed rate for 2 years at 3.20% and then on our current variable rate of 4.74% for the remaining 33 years would require 24 monthly payments of £770 and 396 monthly payments of £941.

The total amount payable would be £391,224 made up of the loan amount plus interest (£196,614), 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

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**Bank of Ireland**  **UK**

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- All information correct as at 04/12/2019
- 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 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 £76,500 payable over 35 years on our current variable rate for the mortgage term of 35 years at our current rate of 4.74% variable would require 420 monthly payments of £373.

The total amount payable would be £157,316 made up of the loan amount plus interest (£80,366), 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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# Northern Ireland

## Residential mortgage rates

### For purchase

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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
- 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 £314,650 payable over 18 years on our current variable rate for the mortgage term of 18 years at our current rate of 4.74% variable would require 216 monthly payments of £2,168.

The total amount payable would be £468,775 made up of the loan amount plus interest (£153,675), 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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# 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 04/12/2019
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
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- 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 | 28/02/2022 | 4.4% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022 | £25,001  | £123,750 | LVG  |

#### Representative example:

A mortgage of £61,050 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 £226 and 336 monthly payments of £312.

The total amount payable would be £110,553 made up of the loan amount plus interest (£49,293), 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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# 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 04/12/2019
- 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 85% 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 | 85% | 2.23% fixed | 28/02/2022 | 4.3% APRC                       | £0          | £500     | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022 | £50,000  | £500,000 including fees | LVQ  |

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 £100,800 payable over 21 years initially on a fixed rate for 2 years at 2.23% and then on our current variable rate of 4.74% for the remaining 19 years would require 24 monthly payments of £501 and 228 monthly payments of £620.

The total amount payable would be £153,647 made up of the loan amount plus interest (£52,637), 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

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.

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NI041219 04/12/2019 127051810181

# 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.

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### 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% | 2.38% fixed | 28/02/2022 | 4.3% APRC                       | £0          | £500     | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022 | £50,000  | £500,000 including fees | LVR  |

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 £100,800 payable over 21 years initially on a fixed rate for 2 years at 2.38% and then on our current variable rate of 4.74% for the remaining 19 years would require 24 monthly payments of £509 and 228 monthly payments of £621.

The total amount payable would be £154,003 made up of the loan amount plus interest (£52,993), 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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# 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 04/12/2019
- 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)

Higher Lending Charge paid by Lender. 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 | 95% | 3.35% fixed | 28/02/2022 | 4.5% APRC                       | £0          | £500     | No                                 | Yes                                   | - Capital Repayment | 3% until 28/02/2021 then 2% until 28/02/2022 | £50,000  | £500,000 including fees | LVS  |

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 £100,800 payable over 21 years initially on a fixed rate for 2 years at 3.35% and then on our current variable rate of 4.74% for the remaining 19 years would require 24 monthly payments of £558 and 228 monthly payments of £626.

The total amount payable would be £156,293 made up of the loan amount plus interest (£55,283), 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

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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 04/12/2019
- 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 | 28/02/2023 | 4.3% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 3% until 28/02/2022 then 2% until 28/02/2023 | £25,001  | £1,000,000 | LVH  |

#### Representative example:

A mortgage of £160,000 payable over 30 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 27 years would require 36 monthly payments of £652 and 324 monthly payments of £817.

The total amount payable would be £288,532 made up of the loan amount plus interest (£128,322), 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

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

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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<sup>†</sup> with Bank of Ireland (UK) plc.

- All information correct as at 04/12/2019
- 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 | 28/02/2027 | 3.8% APRC                       | £0          | £1,000   | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part*<br>- Interest Only* | 4% until 29/02/2024 then<br>3% until 28/02/2026 then<br>2% until 28/02/2027 | £50,000  | £1,000,000 | LVJ  |

<sup>†</sup> 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 £80,000 payable over 20 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 13 years would require 84 monthly payments of £437 and 156 monthly payments of £490.

The total amount payable would be £113,275 made up of the loan amount plus interest (£33,065), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.6% 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 04/12/2019
- 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% | 1.66% fixed | 28/02/2022 | 4.2% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 | LUR  |
| 2 Year | 60% | 1.87% fixed | 28/02/2022 | 4.2% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 | LUS  |
| 2 Year | 60% | 1.88% fixed | 28/02/2022 | 4.1% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 | LUT  |
| 5 Year | 60% | 1.89% fixed | 28/02/2025 | 3.5% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 | LUU  |
| 5 Year | 60% | 1.98% fixed | 28/02/2025 | 3.5% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 | LUV  |
| 5 Year | 60% | 2.02% fixed | 28/02/2025 | 3.5% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 | Luw  |

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

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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% | 1.97% fixed | 28/02/2022 | 4.3% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 | LUX  |
| 2 Year | 75% | 2.12% fixed | 28/02/2022 | 4.2% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 | LUY  |
| 2 Year | 75% | 2.18% fixed | 28/02/2022 | 4.2% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 3% until 28/02/2021 then 2% until 28/02/2022                          | £25,001  | £500,000 | LUZ  |
| 5 Year | 75% | 2.29% fixed | 28/02/2025 | 3.7% APRC                       | £295        | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 | LVA  |
| 5 Year | 75% | 2.32% fixed | 28/02/2025 | 3.7% APRC                       | £0          | £0       | No                                 | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 | LVB  |
| 5 Year | 75% | 2.35% fixed | 28/02/2025 | 3.6% APRC                       | £0          | £0       | Remortgage Only                    | Yes                                   | - Capital Repayment<br>- Part & Part<br>- Interest Only | 4% until 28/02/2022 then 3% until 29/02/2024 then 2% until 28/02/2025 | £25,001  | £500,000 | LVC  |

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