

# 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 09/11/2020
- 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 4.09%, 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

\*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%	2.00% fixed	30/11/2022	3.9% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/11/2021 then 2% until 30/11/2022	£25,001	£1,500,000	NQJ
5 Year	70%	2.27% fixed	30/11/2025	3.5% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/11/2022 then 3% until 30/11/2024 then 2% until 30/11/2025	£25,001	£1,500,000	NQK

#### Representative example:

A mortgage of £75,000 payable over 15 years initially on a fixed rate for 2 years at 2.00% and then on our current variable rate of 4.09% for the remaining 13 years would require 24 monthly payments of £483 and 156 monthly payments of £548.

The total amount payable would be £98,555 made up of the loan amount plus interest (£22,110), product fee (£995), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.9% 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.

NI091120 09/11/2020 13468200430m

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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%	2.00% fixed	30/11/2022	3.9% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	3% until 30/11/2021 then 2% until 30/11/2022	£25,001	£1,000,000	NQL
5 Year	75%	2.27% fixed	30/11/2025	3.5% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/11/2022 then 3% until 30/11/2024 then 2% until 30/11/2025	£25,001	£1,000,000	NQM

#### Representative example:

A mortgage of £75,000 payable over 25 years initially on a fixed rate for 2 years at 2.00% and then on our current variable rate of 4.09% for the remaining 23 years would require 24 monthly payments of £318 and 276 monthly payments of £393.

The total amount payable would be £117,631 made up of the loan amount plus interest (£41,186), product fee (£995), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.0% 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%	3.11% fixed	28/02/2023	4.1% APRC	£995	£0	No	No	- Capital Repayment	3% until 28/02/2022 then 2% until 28/02/2023	£25,001	£750,000	NTQ
5 Year	85%	3.11% fixed	28/02/2026	3.8% APRC	£995	£0	No	No	- Capital Repayment	4% until 28/02/2023 then 3% until 28/02/2025 then 2% until 28/02/2026	£25,001	£750,000	NTR

#### Representative example:

A mortgage of £101,500 payable over 15 years initially on a fixed rate for 2 years at 3.11% and then on our current variable rate of 4.09% for the remaining 13 years would require 24 monthly payments of £706 and 156 monthly payments of £749.

The total amount payable would be £135,278 made up of the loan amount plus interest (£32,333), product fee (£995), valuation fee (£240), 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 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 £25,619 payable over 15 years on our current variable rate for the mortgage term of 15 years at our current rate of 4.09% variable would require 180 monthly payments of £206.

The total amount payable would be £37,469 made up of the loan amount plus interest (£11,400), product fee (£0), valuation fee (£240), 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 rate



### For stepping onto the ladder

First Start is our specialist first time buyer mortgage. You can borrow up to 85% LTV and also take advantage of these rates even if you are not a first time buyer.

- All information correct as at 09/11/2020
- 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 4.09%, 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 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
5 Year	85%	3.39% fixed	30/11/2025	3.9% APRC	£995	£0	No	No	- Capital Repayment	4% until 30/11/2022 then 3% until 30/11/2024 then 2% until 30/11/2025	£25,001	£500,000 including fees	NQU

#### Representative example:

A mortgage of £233,750 payable over 21 years initially on a fixed rate for 5 years at 3.39% and then on our current variable rate of 4.09% for the remaining 16 years would require 60 monthly payments of £1,298 and 192 monthly payments of £1,365.

The total amount payable would be £341,436 made up of the loan amount plus interest (£106,241), product fee (£995), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 3.9% 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 09/11/2020
- 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 4.09%, 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	30/11/2022	3.8% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/11/2021 then 2% until 30/11/2022	£25,001	£123,750	NJU

#### 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 4.09% for the remaining 28 years would require 24 monthly payments of £278 and 336 monthly payments of £357.

The total amount payable would be £126,680 made up of the loan amount plus interest (£51,495), 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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# 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 09/11/2020
- 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 4.09%, 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%	2.09% variable	30/11/2023	4.2% 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	NPE

#### 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 4.09% and then on our standard variable rate of 4.09% for the remaining 22 years would require 36 monthly payments of £728 and 264 monthly payments of £885.

The total amount payable would be £260,391 made up of the loan amount plus interest (£89,941), product fee (£0), valuation fee (£240), 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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# 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 09/11/2020
- 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 4.09%, 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	30/11/2027	3.5% APRC	£0	£1,000	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 30/11/2024 then 3% until 30/11/2026 then 2% until 30/11/2027	£50,000	£1,000,000	NJW

<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 £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 4.09% for the remaining 18 years would require 84 monthly payments of £349 and 216 monthly payments of £386.

The total amount payable would be £112,966 made up of the loan amount plus interest (£37,756), 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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# 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.

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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%	1.62% fixed	30/11/2022	3.8% APRC	£995	£0	No	No	- Capital Repayment - Part & Part - Interest Only	3% until 30/11/2021 then 2% until 30/11/2022	£25,001	£750,000	NPP
5 Year	60%	1.95% fixed	30/11/2025	3.4% APRC	£995	£0	No	No	- Capital Repayment - Part & Part - Interest Only	4% until 30/11/2022 then 3% until 30/11/2024 then 2% until 30/11/2025	£25,001	£750,000	NPQ

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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### 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%	1.87% fixed	30/11/2022	3.9% APRC	£995	£0	No	No	- Capital Repayment - Part & Part - Interest Only	3% until 30/11/2021 then 2% until 30/11/2022	£25,001	£750,000	NPU
5 Year	75%	2.16% fixed	30/11/2025	3.5% APRC	£995	£0	No	No	- Capital Repayment - Part & Part - Interest Only	4% until 30/11/2022 then 3% until 30/11/2024 then 2% until 30/11/2025	£25,001	£750,000	NPV

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