

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 19/05/2022
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
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Up to 70% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	70%	2.74% fixed	31/05/2024	4.7% APRC	£495	£250	No	Yes	• Capital Repayment	3% until 31/05/2023 then 2% until 31/05/2024	£50,000	£1,500,000	3ZL
5 Year	70%	2.75% fixed	31/05/2027	4.2% APRC	£495	£250	No	Yes	• Capital Repayment	4% until 31/05/2024 then 3% until 31/05/2026 then 2% until 31/05/2027	£50,000	£1,500,000	3ZM

Representative example:

A mortgage of £130,000 payable over 15 years initially on a fixed rate for 5 years at 2.75% and then on our current variable rate of 4.99% for the remaining 10 years would require 60 monthly payments of £882 and 120 monthly payments of £980.

The total amount payable would be £171,270 made up of the loan amount plus interest (£40,565), product fee (£495), 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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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.

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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%	2.74% fixed	31/05/2024	4.7% APRC	£495	£250	No	Yes	• Capital Repayment	3% until 31/05/2023 then 2% until 31/05/2024	£50,000	£1,000,000	3ZN
2 Year	75%	2.74% fixed	31/05/2024	4.7% APRC	£0	£0	No	No	• Capital Repayment	3% until 31/05/2023 then 2% until 31/05/2024	£25,001	£1,000,000	3ZP
5 Year	75%	2.74% fixed	31/05/2027	4.1% APRC	£0	£0	No	No	• Capital Repayment	4% until 31/05/2024 then 3% until 31/05/2026 then 2% until 31/05/2027	£25,001	£1,000,000	3ZQ
5 Year	75%	2.75% fixed	31/05/2027	4.2% APRC	£495	£250	No	Yes	• Capital Repayment	4% until 31/05/2024 then 3% until 31/05/2026 then 2% until 31/05/2027	£50,000	£1,000,000	3ZR

Representative example:

A mortgage of £112,463 payable over 20 years initially on a fixed rate for 5 years at 2.74% and then on our current variable rate of 4.99% for the remaining 15 years would require 60 monthly payments of £609 and 180 monthly payments of £710.

The total amount payable would be £164,785 made up of the loan amount plus interest (£51,872), product fee (£0), 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%	2.74% fixed	31/05/2024	4.7% APRC	£495	£250	No	Yes	• Capital Repayment	3% until 31/05/2023 then 2% until 31/05/2024	£50,000	£750,000	3ZS
2 Year	85%	2.89% fixed	31/05/2024	4.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2023 then 2% until 31/05/2024	£25,001	£750,000	3ZU
2 Year	85%	3.27% fixed	30/06/2024	4.8% APRC	£0	£750	No	Yes	• Capital Repayment	3% until 30/06/2023 then 2% until 30/06/2024	£75,000	£750,000	4JH
5 Year	85%	2.75% fixed	31/05/2027	4.2% APRC	£495	£250	No	Yes	• Capital Repayment	4% until 31/05/2024 then 3% until 31/05/2026 then 2% until 31/05/2027	£50,000	£750,000	3ZV
5 Year	85%	2.89% fixed	31/05/2027	3.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2024 then 3% until 31/05/2026 then 2% until 31/05/2027	£25,001	£750,000	3ZW
5 Year	85%	3.12% fixed	30/06/2027	4.3% APRC	£0	£750	No	Yes	• Capital Repayment	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	£75,000	£750,000	4JJ

Representative example:

A mortgage of £146,625 payable over 30 years initially on a fixed rate for 5 years at 2.89% and then on our current variable rate of 4.99% for the remaining 25 years would require 60 monthly payments of £610 and 300 monthly payments of £760.

The total amount payable would be £264,712 made up of the loan amount plus interest (£117,877), 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 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%	2.80% fixed	31/05/2024	4.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/05/2023 then 2% until 31/05/2024	£25,001	£500,000	3ZX
2 Year	90%	3.04% fixed	31/05/2024	4.7% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/05/2023 then 2% until 31/05/2024	£50,000	£500,000	3ZY
2 Year	90%	3.29% fixed	30/06/2024	4.8% APRC	£0	£750	No	Yes	• Capital Repayment	3% until 30/06/2023 then 2% until 30/06/2024	£75,000	£500,000	4JK
5 Year	90%	2.89% fixed	31/05/2027	4.2% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/05/2024 then 3% until 31/05/2026 then 2% until 31/05/2027	£25,001	£500,000	3ZZ
5 Year	90%	2.99% fixed	31/05/2027	4.2% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/05/2024 then 3% until 31/05/2026 then 2% until 31/05/2027	£50,000	£500,000	4AA
5 Year	90%	3.17% fixed	30/06/2027	4.3% APRC	£0	£750	No	Yes	• Capital Repayment	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	£75,000	£500,000	4JL

Representative example:

A mortgage of £146,625 payable over 30 years initially on a fixed rate for 5 years at 2.89% and then on our current variable rate of 4.99% for the remaining 25 years would require 60 monthly payments of £610 and 300 monthly payments of £760.

The total amount payable would be £264,712 made up of the loan amount plus interest (£117,877), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

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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%	4.99% variable	Term	5.1% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

Representative example:

A mortgage of £60,000 payable over 10 years on our standard variable rate for the mortgage term of 10 years at our current rate of 4.99% variable would require 120 monthly payments of £636.

The total amount payable would be £76,782 made up of the loan amount plus interest (£16,332), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 5.2% APRC representative.

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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%	2.86% fixed	30/06/2024	4.6% APRC	£495	£0	Remortgage Only	Yes	<ul style="list-style-type: none">• Capital Repayment• Part & Part• Interest Only	3% until 30/06/2023 then 2% until 30/06/2024	£25,001	£750,000	4HT

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%	2.82% fixed	30/06/2024	4.7% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2023 then 2% until 30/06/2024	£25,001	£750,000	4HV
2 Year	75%	3.12% fixed	30/06/2024	4.7% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2023 then 2% until 30/06/2024	£25,001	£750,000	4HW
2 Year	75%	3.19% fixed	30/06/2024	4.7% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2023 then 2% until 30/06/2024	£25,001	£750,000	4HX
5 Year	75%	2.98% fixed	30/06/2027	4.2% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	£25,001	£750,000	4HY
5 Year	75%	3.15% fixed	30/06/2027	4.1% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	£25,001	£750,000	4HZ

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