

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 28/04/2021
- 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

*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%	2.20% fixed	31/05/2023	3.9% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/05/2022 then 2% until 31/05/2023	£25,001	£1,500,000	NWX
5 Year	70%	2.47% fixed	31/05/2026	3.6% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	4% until 31/05/2023 then 3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£1,500,000	NWY

Representative example:

A mortgage of £84,000 payable over 21 years initially on a fixed rate for 5 years at 2.47% and then on our current variable rate of 4.09% for the remaining 16 years would require 60 monthly payments of £428 and 192 monthly payments of £481.

The total amount payable would be £119,535 made up of the loan amount plus interest (£34,090), product fee (£995), valuation fee (£240), 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

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) 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

*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%	2.20% fixed	31/05/2023	3.9% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/05/2022 then 2% until 31/05/2023	£25,001	£1,000,000	NWZ
5 Year	75%	2.47% fixed	31/05/2026	3.6% APRC	£995	£0	No	No	- Capital Repayment - Part & Part* - Interest Only*	4% until 31/05/2023 then 3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£1,000,000	NXA

Representative example:

A mortgage of £138,000 payable over 24 years initially on a fixed rate for 5 years at 2.47% and then on our current variable rate of 4.09% for the remaining 19 years would require 60 monthly payments of £636 and 228 monthly payments of £730.

The total amount payable would be £206,006 made up of the loan amount plus interest (£66,561), product fee (£995), valuation fee (£240), 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%	2.50% fixed	30/06/2023	3.9% APRC	£995	£250	No	Yes	- Capital Repayment	3% until 30/06/2022 then 2% until 30/06/2023	£50,000	£750,000	Y7A
2 Year	85%	2.86% fixed	30/06/2023	3.9% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/06/2022 then 2% until 30/06/2023	£25,001	£750,000	Y7B
5 Year	85%	2.80% fixed	30/06/2026	3.7% APRC	£995	£250	No	Yes	- Capital Repayment	4% until 30/06/2023 then 3% until 30/06/2025 then 2% until 30/06/2026	£50,000	£750,000	Y7C
5 Year	85%	2.98% fixed	30/06/2026	3.7% APRC	£0	£0	No	Yes	- Capital Repayment	4% until 30/06/2023 then 3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£750,000	Y7D

Representative example:

A mortgage of £116,250 payable over 30 years initially on a fixed rate for 5 years at 2.98% and then on our current variable rate of 4.09% for the remaining 25 years would require 60 monthly payments of £489 and 300 monthly payments of £550.

The total amount payable would be £194,689 made up of the loan amount plus interest (£78,229), 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 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%	3.26% fixed	30/06/2023	4.0% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 30/06/2022 then 2% until 30/06/2023	£150,000	£500,000	Y7E
5 Year	90%	3.48% fixed	30/06/2026	3.9% APRC	£0	£0	No	Yes	- Capital Repayment	4% until 30/06/2023 then 3% until 30/06/2025 then 2% until 30/06/2026	£150,000	£500,000	Y7F

Representative example:

A mortgage of £200,600 payable over 30 years initially on a fixed rate for 5 years at 3.48% and then on our current variable rate of 4.09% for the remaining 25 years would require 60 monthly payments of £899 and 300 monthly payments of £958.

The total amount payable would be £341,637 made up of the loan amount plus interest (£140,827), product fee (£0), valuation fee (£0), 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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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).

The overall cost for comparison is 4.4% 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

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2 Year	60%	1.81% fixed	31/05/2023	3.8% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/05/2022 then 2% until 31/05/2023	£25,001	£750,000	NXH
5 Year	60%	2.16% fixed	31/05/2026	3.3% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/05/2023 then 3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£750,000	Y8W

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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

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2 Year	75%	2.12% fixed	31/05/2023	3.9% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/05/2022 then 2% until 31/05/2023	£25,001	£750,000	NXK
5 Year	75%	2.38% fixed	31/05/2026	3.4% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/05/2023 then 3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£750,000	Y8X

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