

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 24/07/2019
- 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%	1.68% fixed	31/10/2021	4.3% APRC	£995	£500	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£1,500,000	KGU
2 Year	60%	1.85% fixed	31/10/2021	4.3% APRC	£0	£250	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£1,500,000	KGV
2 Year	60%	2.16% fixed	31/10/2021	4.3% APRC	£0	£750	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£1,500,000	KGW
3 Year	60%	1.93% fixed	31/10/2022	3.9% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2021 then 2% until 31/10/2022	£25,001	£1,500,000	KGX
5 Year	60%	1.95% fixed	31/10/2024	3.8% APRC	£495	£500	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£1,500,000	KGY
5 Year	60%	1.98% fixed	31/10/2024	3.5% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£1,500,000	KGZ
5 Year	60%	2.16% fixed	31/10/2024	3.8% APRC	£0	£500	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£1,500,000	KHA

Representative example:

A mortgage of £105,000 payable over 25 years initially on a fixed rate for 5 years at 2.16% and then on our current variable rate of 4.74% for the remaining 20 years would require 60 monthly payments of £453 and 240 monthly payments of £570.

The total amount payable would be £164,194 made up of the loan amount plus interest (£58,984), 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

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

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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 70% 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
2 Year	70%	1.90% fixed	31/10/2021	4.3% APRC	£0	£400	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£1,500,000	KHB

Representative example:

A mortgage of £70,000 payable over 19 years initially on a fixed rate for 2 years at 1.90% and then on our current variable rate of 4.74% for the remaining 17 years would require 24 monthly payments of £366 and 204 monthly payments of £456.

The total amount payable would be £101,979 made up of the loan amount plus interest (£31,769), 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.

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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%	1.56% fixed	31/10/2021	4.3% APRC	£495	£0	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£1,000,000	KHC
2 Year	75%	1.78% fixed	31/10/2021	4.2% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£1,000,000	KHD
2 Year	75%	1.90% fixed	31/10/2021	4.3% APRC	£0	£300	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£1,000,000	KHE
5 Year	75%	1.89% fixed	31/10/2024	3.5% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£1,000,000	KHF
5 Year	75%	1.97% fixed	31/10/2024	3.6% APRC	£495	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£1,000,000	KHG
5 Year	75%	2.17% fixed	31/10/2024	3.8% APRC	£0	£500	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£1,000,000	KHH

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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

The following product is exclusively available for properties in Northern Ireland:

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%	2.08% fixed	31/10/2021	4.2% APRC	£0	£500	Remortgage Only	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/10/2020 then 2% until 31/10/2021	£60,000	£1,000,000	KKB

Representative example:

A mortgage of £80,000 payable over 20 years initially on a fixed rate for 5 years at 2.17% and then on our current variable rate of 4.74% for the remaining 15 years would require 60 monthly payments of £411 and 180 monthly payments of £491.

The total amount payable would be £113,203 made up of the loan amount plus interest (£32,993), 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.

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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%	1.84% fixed	31/10/2021	4.2% APRC	£295	£0	Remortgage Only	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£750,000	KHJ
2 Year	85%	1.94% fixed	31/10/2021	4.3% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£750,000	KHK
2 Year	85%	2.03% fixed	31/10/2021	4.3% APRC	£0	£300	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£750,000	KHL
3 Year	85%	2.29% fixed	31/10/2022	4.2% APRC	£0	£400	No	Yes	- Capital Repayment	3% until 31/10/2021 then 2% until 31/10/2022	£50,000	£750,000	KHM
5 Year	85%	2.12% fixed	31/10/2024	3.8% APRC	£995	£400	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£750,000	KHN
5 Year	85%	2.14% fixed	31/10/2024	3.6% APRC	£495	£0	Remortgage Only	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£750,000	KHP
5 Year	85%	2.51% fixed	31/10/2024	3.9% APRC	£0	£1,000	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£750,000	KHQ

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Up to 85% Loan to Value Fixed rates

The following products are exclusively available for properties in Northern Ireland:

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2 Year	85%	2.23% fixed	31/10/2021	4.4% APRC	£0	£1,000	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£90,000	£750,000	KKC
5 Year	85%	2.36% fixed	31/10/2024	3.9% APRC	£0	£1,000	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£90,000	£750,000	KKD

Representative example:

A mortgage of £100,000 payable over 20 years initially on a fixed rate for 2 years at 1.94% and then on our current variable rate of 4.74% for the remaining 18 years would require 24 monthly payments of £503 and 216 monthly payments of £632.

The total amount payable would be £148,698 made up of the loan amount plus interest (£48,488), 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.

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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%	2.17% fixed	31/10/2021	4.3% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£500,000	KKP
2 Year	90%	2.24% fixed	31/10/2021	4.1% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£500,000	KKQ
2 Year	90%	2.40% fixed	31/10/2021	4.4% APRC	£0	£400	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000	KKR
3 Year	90%	2.39% fixed	31/10/2022	4.2% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 31/10/2021 then 2% until 31/10/2022	£25,001	£500,000	KKS
5 Year	90%	2.47% fixed	31/10/2024	3.5% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£500,000	KKT
5 Year	90%	2.54% fixed	31/10/2024	3.9% APRC	£0	£400	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£500,000	KKU
5 Year	90%	2.67% fixed	31/10/2024	3.9% APRC	£0	£1,000	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£500,000	KKV

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2 Year	90%	2.30% fixed	31/10/2021	4.3% APRC	£0	£1,000	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£90,000	£500,000	KKZ
5 Year	90%	2.43% fixed	31/10/2024	3.8% APRC	£0	£1,000	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£90,000	£500,000	KLA

Representative example:

A mortgage of £111,880 payable over 19 years initially on a fixed rate for 3 years at 2.39% and then on our current variable rate of 4.74% for the remaining 16 years would require 36 monthly payments of £611 and 192 monthly payments of £725.

The total amount payable would be £161,358 made up of the loan amount plus interest (£49,268), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

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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%	3.02% fixed	31/10/2021	4.5% APRC	£0	£300	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000 including fees	KHY
2 Year	95%	3.26% fixed	31/10/2021	4.6% APRC	£0	£750	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000 including fees	KHZ
3 Year	95%	3.54% fixed	31/10/2022	4.5% APRC	£0	£1,000	No	Yes	- Capital Repayment	3% until 31/10/2021 then 2% until 31/10/2022	£50,000	£500,000 including fees	KJA
5 Year	95%	3.29% fixed	31/10/2024	4.3% APRC	£0	£500	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£500,000 including fees	KJB
5 Year	95%	3.36% fixed	31/10/2024	4.3% APRC	£0	£750	No	Yes	- Capital Repayment	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£500,000 including fees	KJC

Representative example:

A mortgage of £194,400 payable over 35 years initially on a fixed rate for 3 years at 3.54% and then on our current variable rate of 4.74% for the remaining 32 years would require 36 monthly payments of £808 and 384 monthly payments of £940.

The total amount payable would be £390,072 made up of the loan amount plus interest (£195,462), 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

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) 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.

NI240719 24/07/2019 12705181018h

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 24/07/2019
- 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	HFW

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.

Please read in conjunction with our lending criteria

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NI240719 24/07/2019 12705181018h

Northern Ireland

Residential mortgage rates

For purchase

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- 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	ZDE

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).

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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 24/07/2019
- 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
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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	31/10/2021	4.4% APRC	£0	£0	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£123,750	KKG

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.

Please read in conjunction with our lending criteria

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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 24/07/2019
- 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%	2.07% fixed	31/10/2021	4.3% APRC	£995	£500	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000 including fees	KKW

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 2.07% and then on our current variable rate of 4.74% for the remaining 19 years would require 24 monthly payments of £494 and 228 monthly payments of £619.

The total amount payable would be £154,262 made up of the loan amount plus interest (£52,257), product fee (£995), 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

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- All our residential products are only available on a capital Repayment basis, except where stated

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%	2.46% fixed	31/10/2021	4.3% APRC	£0	£400	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000 including fees	KKX

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 2.46% and then on our current variable rate of 4.74% for the remaining 19 years would require 24 monthly payments of £513 and 228 monthly payments of £621.

The total amount payable would be £154,191 made up of the loan amount plus interest (£53,181), 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

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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.

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- 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 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%	3.43% fixed	31/10/2021	4.5% APRC	£0	£500	No	Yes	- Capital Repayment	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000 including fees	KKY

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 3.43% and then on our current variable rate of 4.74% for the remaining 19 years would require 24 monthly payments of £562 and 228 monthly payments of £626.

The total amount payable would be £156,482 made up of the loan amount plus interest (£55,472), 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.

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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 24/07/2019
- 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	31/10/2022	4.3% APRC	£0	£0	No	Yes	- Capital Repayment - Part & Part* - Interest Only*	3% until 31/10/2021 then 2% until 31/10/2022	£25,001	£1,000,000	KKH

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

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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[†] with Bank of Ireland (UK) plc.

- All information correct as at 24/07/2019
- 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	31/10/2026	3.8% APRC	£0	£1,000	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	£50,000	£1,000,000	KKJ

[†] 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.

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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 24/07/2019
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
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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%	1.63% fixed	31/10/2021	4.3% APRC	£995	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£500,000	KJN
2 Year	60%	1.77% fixed	31/10/2021	4.2% APRC	£495	£250	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000	KJP
2 Year	60%	2.14% fixed	31/10/2021	4.2% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£500,000	KJQ
3 Year	60%	1.88% fixed	31/10/2022	4.1% APRC	£995	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2021 then 2% until 31/10/2022	£25,001	£500,000	KJR
5 Year	60%	2.31% fixed	31/10/2024	3.6% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£500,000	KJS
5 Year	60%	2.36% fixed	31/10/2024	3.7% APRC	£0	£400	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£500,000	KJT

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 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%	1.84% fixed	31/10/2021	4.2% APRC	£995	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£500,000	KJU
5 Year	70%	2.37% fixed	31/10/2024	3.8% APRC	£995	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£500,000	KJV
5 Year	70%	2.56% fixed	31/10/2024	3.8% APRC	£0	£0	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£25,001	£500,000	KJW

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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%	2.13% fixed	31/10/2021	4.3% APRC	£495	£300	No	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£50,000	£500,000	KJX
2 Year	75%	2.28% fixed	31/10/2021	4.2% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2020 then 2% until 31/10/2021	£25,001	£500,000	KJY
3 Year	75%	2.60% fixed	31/10/2022	4.1% APRC	£0	£0	Remortgage Only	Yes	- Capital Repayment - Part & Part - Interest Only	3% until 31/10/2021 then 2% until 31/10/2022	£25,001	£500,000	KJZ
5 Year	75%	2.59% fixed	31/10/2024	3.9% APRC	£495	£300	No	Yes	- Capital Repayment - Part & Part - Interest Only	4% until 31/10/2021 then 3% until 31/10/2023 then 2% until 31/10/2024	£50,000	£500,000	KKA

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

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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