

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 60% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	1.47% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.1% APRC	£799	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/01/2019 then 2% until 31/01/2020	GLB
	1.84% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/01/2019 then 2% until 31/01/2020	GLC
3 Year	2.28% fixed	until 31/01/2021 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.8% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/01/2020 then 2% until 31/01/2021	GLD

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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 60% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
5 Year	2.23% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.7% APRC	£799	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLE
	2.42% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.5% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLF

Representative example:

A mortgage of £62,000 payable over 10 years initially on a fixed rate for 2 years at 1.47% and then on our current variable rate of 4.49% for the remaining 8 years would require 24 monthly payments of £556 and 96 monthly payments of £625.

The total amount payable would be £74,338 made up of the loan amount plus interest (£11,329), product fee (£799), 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) 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 75% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	1.72% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.1% APRC	£799	Standard Valuation Fee paid by Lender	3% until 31/01/2019 then 2% until 31/01/2020	GLG
	2.09% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/01/2019 then 2% until 31/01/2020	GLH
3 Year	2.28% fixed	until 31/01/2021 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.8% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/01/2020 then 2% until 31/01/2021	GLJ
5 Year	2.56% fixed	until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.6% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLK

Representative example:

A mortgage of £80,000 payable over 20 years initially on a fixed rate for 5 years at 2.56% and then on our current variable rate of 4.49% for the remaining 15 years would require 60 monthly payments of £426 and 180 monthly payments of £487.

The total amount payable would be £113,384 made up of the loan amount plus interest (£33,174), 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) 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 85% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
2 Year	2.08% fixed until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.2% APRC	£799	Standard Valuation Fee paid by Lender	3% until 31/01/2019 then 2% until 31/01/2020	GLL
	2.17% fixed until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/01/2019 then 2% until 31/01/2020	GLM
3 Year	2.49% fixed until 31/01/2021 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.9% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/01/2020 then 2% until 31/01/2021	GLN
5 Year	2.73% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.7% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLP
	2.98% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	Cashback of 2% of the loan amount paid to solicitor with advance	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLQ

Representative example:

A mortgage of £79,800 payable over 20 years initially on a fixed rate for 3 years at 2.49% and then on our current variable rate of 4.49% for the remaining 17 years would require 36 monthly payments of £422 and 204 monthly payments of £493.

The total amount payable would be £115,924 made up of the loan amount plus interest (£35,914), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.0% 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 90% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
2 Year	2.74% fixed until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.3% APRC	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/01/2019 then 2% until 31/01/2020	GLR
3 Year	2.99% fixed until 31/01/2021 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.2% APRC	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/01/2020 then 2% until 31/01/2021	GLS
5 Year	3.24% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.1% APRC	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLT
	3.24% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.1% APRC	£0	Standard legal fees paid by Lender (for purchases only) Standard Valuation Fee paid by Lender	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLV
7 Year	3.49% fixed until 31/01/2025 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	£750 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/01/2022 then 3% until 31/01/2024 then 2% until 31/01/2025	GLU

Representative example:

A mortgage of £95,000 payable over 23 years initially on a fixed rate for 3 years at 2.99% and then on our current variable rate of 4.49% for the remaining 20 years would require 36 monthly payments of £476 and 240 monthly payments of £544.

The total amount payable would be £147,804 made up of the loan amount plus interest (£52,594), 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

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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- 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)

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
2 Year	3.99% fixed until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.5% APRC	£0	Higher Lending Charge paid by Lender £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/01/2019 then 2% until 31/01/2020	GLW
3 Year	4.09% fixed until 31/01/2021 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.5% APRC	£0	Higher Lending Charge paid by Lender £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/01/2020 then 2% until 31/01/2021	GLX
5 Year	4.22% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.5% APRC	£0	Higher Lending Charge paid by Lender £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLY
	4.22% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.5% APRC	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender Standard Valuation Fee paid by Lender	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GLZ

Representative example:

A mortgage of £95,000 payable over 23 years initially on a fixed rate for 5 years at 3.24% and then on our current variable rate of 4.49% for the remaining 18 years would require 60 monthly payments of £489 and 216 monthly payments of £540.

The total amount payable would be £146,162 made up of the loan amount plus interest (£50,952), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.0% 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 90% Loan to Value Variable rate

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
Term	4.49% variable which is our Standard Variable Rate for the entire mortgage term.	4.6% APRC	£0	No Additional Features	None	AUN

Representative example:

A mortgage of £200,000 payable over 20 years on our current variable rate for the mortgage term of 20 years at our current rate of 4.49% variable would require 240 monthly payments of £1,264.

The total amount payable would be £303,933 made up of the loan amount plus interest (£103,413), product fee (£0), valuation fee (£310), 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- 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)

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
Term	4.49% variable which is our Standard Variable Rate for the entire mortgage term.	4.6% APRC	£0	Higher Lending Charge paid by Lender	None	AUP

Representative example:

A mortgage of £200,000 payable over 20 years on our current variable rate for the mortgage term of 20 years at our current rate of 4.49% variable would require 240 monthly payments of £1,264.

The total amount payable would be £303,933 made up of the loan amount plus interest (£103,413), product fee (£0), valuation fee (£310), 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 75% Loan to Value Fixed rate

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
2 Year	1.99% fixed until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.1% APRC	£0	Standard Valuation Fee paid by Lender	3% until 31/01/2019 then 2% until 31/01/2020	GMA

Representative example:

A mortgage of £60,840 payable over 25 years initially on a fixed rate for 2 years at 1.99% and then on our current variable rate of 4.49% for the remaining 23 years would require 24 monthly payments of £258 and 276 monthly payments of £332.

The total amount payable would be £97,911 made up of the loan amount plus interest (£36,861), 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

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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 85% Loan to Value Fixed rate

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
5 Year	2.88% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GMB

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 £40,000 payable over 20 years initially on a fixed rate for 5 years at 2.88% and then on our current variable rate of 4.49% for the remaining 15 years would require 60 monthly payments of £219 and 180 monthly payments of £245.

The total amount payable would be £57,471 made up of the loan amount plus interest (£17,261), 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

* 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 90% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
2 Year	2.92% fixed until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.3% APRC	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/01/2019 then 2% until 31/01/2020	GMC
5 Year	3.39% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.1% APRC	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GMD

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 £69,300 payable over 25 years initially on a fixed rate for 5 years at 3.39% and then on our current variable rate of 4.49% for the remaining 20 years would require 60 monthly payments of £343 and 240 monthly payments of £377.

The total amount payable would be £111,346 made up of the loan amount plus interest (£41,836), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.1% 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 95% Loan to Value Fixed rate

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
5 Year	4.69% fixed until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.7% APRC	£0	Higher Lending Charge paid by Lender £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GME

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 £69,300 payable over 25 years initially on a fixed rate for 5 years at 4.69% and then on our current variable rate of 4.49% for the remaining 20 years would require 60 monthly payments of £393 and 240 monthly payments of £386.

The total amount payable would be £116,431 made up of the loan amount plus interest (£46,921), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.7% 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) 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 75% Loan to Value Variable rate

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
3 Year	2.49% variable which is our Standard Variable Rate minus 2.00% until 31/01/2021 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	Standard Valuation Fee paid by Lender	3% until 31/01/2020 then 2% until 31/01/2021	GMF

Representative example:

A mortgage of £143,000 payable over 30 years on our tracker rate for 3 years at 2.00% below our standard variable of 4.49% and then on our current variable rate of 4.49% for the remaining 27 years would require 36 monthly payments of £564 and 324 monthly payments of £709.

The total amount payable would be £250,282 made up of the loan amount plus interest (£107,072), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 4.1% APCR 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 75% Loan to Value Fixed rate

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code
7 Year	2.97% fixed until 31/01/2025 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.7% APRC	£0	£1,000 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/01/2022 then 3% until 31/01/2024 then 2% until 31/01/2025	GMG

[†] 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 2.97% and then on our current variable rate of 4.49% for the remaining 13 years would require 84 monthly payments of £442 and 156 monthly payments of £485.

The total amount payable would be £112,996 made up of the loan amount plus interest (£32,786), 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% APCR 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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%

Up to 60% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	2.00% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.2% APRC	£799	Standard Valuation Fee paid by Lender Minimum Loan £35,000	3% until 31/01/2019 then 2% until 31/01/2020	GMH
	2.64% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.1% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/01/2019 then 2% until 31/01/2020	GMJ
5 Year	3.05% fixed	until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	3.8% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GMK

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.

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.

E0720 08/01/2018 11498170411D

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 08/01/2018
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- Bank of Ireland Standard Variable Rate (SVR) is currently 4.49%

Up to 75% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Product Fee	Features	Early Repayment Charge % of the sum repaid	Code	
2 Year	2.35% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.3% APRC	£799	Standard Valuation Fee paid by Lender Minimum Loan £35,000	3% until 31/01/2019 then 2% until 31/01/2020	GML
	3.00% fixed	until 31/01/2020 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.2% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/01/2019 then 2% until 31/01/2020	GMM
5 Year	3.37% fixed	until 31/01/2023 followed by our Standard Variable Rate for the rest of the mortgage term. This is currently 4.49% variable	4.0% APRC	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 31/01/2020 then 3% until 31/01/2022 then 2% until 31/01/2023	GMN

This document can be made available in Braille, large print or audio upon request.

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.

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.

E0720 08/01/2018 11498170411D