

Bank of Ireland Existing Customer Product Switch Range
31.01.2023

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.72% fixed	30/04/2025	6.4% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6QC
5 Year	4.44% fixed	30/04/2028	5.6% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QD

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.78% fixed	30/04/2025	6.4% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6QE
2 Year	5.34% fixed	30/04/2025	6.4% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6EB
5 Year	4.48% fixed	30/04/2028	5.7% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QF
5 Year	4.99% fixed	30/04/2028	5.9% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6ED
7 Year	4.69% fixed	30/04/2030	5.5% APRC	£995	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	6QG

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.99% fixed	30/04/2025	6.4% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6QH
2 Year	5.44% fixed	30/04/2025	6.5% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6EG
5 Year	4.70% fixed	30/04/2028	5.8% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QJ
5 Year	5.19% fixed	30/04/2028	6.0% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6EJ

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.74% fixed	30/04/2025	6.5% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6QK
5 Year	5.29% fixed	30/04/2028	6.0% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QL

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.04% fixed	30/04/2025	6.6% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6EK
5 Year	5.59% fixed	30/04/2028	6.2% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6EL

Help to Buy Mortgage Guarantee Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.49% fixed	31/05/2025	6.5% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6CR
5 Year	5.14% fixed	31/05/2028	6.1% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6CS

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.09% fixed	31/05/2025	6.7% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6CT
5 Year	5.69% fixed	31/05/2028	6.4% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6CU

Help to Buy Equity Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.49% fixed	31/05/2025	6.5% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6CV
5 Year	5.14% fixed	31/05/2028	6.1% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6CW

First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.49% fixed	31/05/2025	6.5% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6CM
5 Year	5.14% fixed	31/05/2028	5.9% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6CN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.09% fixed	31/05/2025	6.6% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6CP
5 Year	5.69% fixed	31/05/2028	6.3% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6CQ

Self Cert Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.54% fixed	31/05/2025	6.3% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6CX
5 Year	5.19% fixed	31/05/2028	5.6% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6CY

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.24% fixed	31/05/2025	6.6% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6CZ
5 Year	5.79% fixed	31/05/2028	6.1% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6DA

Buy to Let Product Range - ICR (Interest Cover Ratio)

Affordability assessed on Rental Income only (Interest Cover Ratio)
Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.79% fixed	30/04/2025	6.5% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6QN
5 Year	4.99% fixed	30/04/2028	6.1% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QP
5 Year	5.39% fixed	30/04/2028	5.9% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QM

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.39% fixed	30/04/2025	6.6% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6EM
5 Year	5.14% fixed	30/04/2028	6.2% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QQ
5 Year	5.24% fixed	30/04/2028	6.0% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6EN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.89% fixed	30/04/2025	6.5% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6EP
5 Year	5.49% fixed	30/04/2028	6.0% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6EQ

Buy to Let Product Range - Top Slicing

Affordability assessed using applicants' personal income to cover shortfall in rental calculation.
Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.79% fixed	30/04/2025	6.6% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6QR
5 Year	4.99% fixed	30/04/2028	6.1% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QS
5 Year	5.39% fixed	30/04/2028	6.1% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QT

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.39% fixed	30/04/2025	6.5% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6QV
5 Year	5.14% fixed	30/04/2028	6.1% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QU
5 Year	5.24% fixed	30/04/2028	6.1% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QW

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.89% fixed	30/04/2025	6.6% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6QX
5 Year	5.49% fixed	30/04/2028	6.2% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6QY