

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 08/01/2026. Our rates can be removed at any time, without notice.
- The rates you'll be able to choose from depend on the type of mortgage you have and your Loan to Value (LTV). Your LTV is the amount you owe on your mortgage as a percentage of how much your property is worth. For example if you owe £75,000 and your property is worth £100,000, your LTV would be 75%.
- Visit bankofirelanduk.com/hub to register and log into your hub. You'll see what your interest rate and LTV is. Or, you can visit bankofirelanduk.com/get-in-touch if you need to speak with us.
- All our fixed interest rates move onto our Standard Variable Rate (SVR) when the fixed period ends. **Our SVR is currently 6.94%**. Your mortgage will stay on this rate for the length of your mortgage unless you switch to another deal. You can apply for a new fixed rate four months before your current deal ends.

Standard Mortgages

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.04% fixed	31/03/2028	6.5% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKFG
2 Year	4.09% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKFH
2 Year	4.46% fixed	31/03/2028	6.5% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKFJ
3 Year	4.29% fixed	31/03/2029	6.3% APRC	£1,495	3% until 31/03/2028 then 2% until 31/03/2029	AKFK
3 Year	4.34% fixed	31/03/2029	6.3% APRC	£995	3% until 31/03/2028 then 2% until 31/03/2029	AKFL
3 Year	4.55% fixed	31/03/2029	6.2% APRC	£0	3% until 31/03/2028 then 2% until 31/03/2029	AKFN
5 Year	4.56% fixed	31/03/2031	5.9% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKFP
5 Year	4.66% fixed	31/03/2031	5.9% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKFQ

Representative Example:

A mortgage of £113,107 payable over 20 years initially on a fixed rate for 3 years at 4.55% and then on our current variable rate of 6.94% for the remaining 17 years would require 36 monthly payments of £719 and 204 monthly payments of £853.

The total amount payable would be £200,134 made up of the loan amount plus interest (£86,682), product fee (£0), valuation fee (£150), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.4% APRC representative.

Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Bank of Ireland Mortgages is a trading name of the UK branch of the Governor and Company of the Bank of Ireland which is regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The registered office of the UK branch of the Governor and Company of the Bank of Ireland is 1 Temple Back East, Temple Quay, Bristol, BS1 6DX. Telephone: (0117) 979 2222.

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 (fca.org.uk). Bank of Ireland (UK) plc is registered in England & Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH.

Website: bankofirelanduk.com/mortgages/existing-customer/

Full list of directors available on the website at bankofireland.com

To find out if your mortgage is with Bank of Ireland Mortgages or Bank of Ireland UK, or if you have any queries relating to our UK mortgage products or services, please contact our UK administration centre at:- Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222.

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Standard Mortgages

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.19% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKFR
2 Year	4.25% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKFS
2 Year	4.58% fixed	31/03/2028	6.5% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKFT
5 Year	4.66% fixed	31/03/2031	6.0% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKFU
5 Year	4.74% fixed	31/03/2031	5.9% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKFV

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.68% fixed	31/03/2028	6.5% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKFW
5 Year	4.84% fixed	31/03/2031	6.0% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKFX

Help to Buy Equity Mortgages

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.61% fixed	31/03/2028	6.6% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKFY
5 Year	4.81% fixed	31/03/2031	6.2% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKFZ

First Start Mortgages

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.61% fixed	31/03/2028	6.4% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKGA
5 Year	4.81% fixed	31/03/2031	5.8% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGB

Self Cert Mortgages

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.66% fixed	31/03/2028	6.1% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKGC
5 Year	4.86% fixed	31/03/2031	5.3% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGD

Buy to Let Mortgages - ICR (Interest Cover Ratio)

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.09% fixed	31/03/2028	6.5% APRC	£1,995	3% until 31/03/2027 then 2% until 31/03/2028	AKGE
2 Year	4.32% fixed	31/03/2028	6.4% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKGG
2 Year	4.76% fixed	31/03/2028	6.3% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKGH
3 Year	4.55% fixed	31/03/2029	6.2% APRC	£995	3% until 31/03/2028 then 2% until 31/03/2029	AKGJ
3 Year	4.84% fixed	31/03/2029	6.1% APRC	£0	3% until 31/03/2028 then 2% until 31/03/2029	AKGK
5 Year	4.84% fixed	31/03/2031	5.8% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGL
5 Year	4.99% fixed	31/03/2031	5.7% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGN

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.51% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKGP
5 Year	4.94% fixed	31/03/2031	5.9% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGQ

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.86% fixed	31/03/2028	6.4% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKGR
5 Year	5.09% fixed	31/03/2031	5.8% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGS

Buy to Let Mortgages - Top Slicing

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.09% fixed	31/03/2028	6.5% APRC	£1,995	3% until 31/03/2027 then 2% until 31/03/2028	AKGT
2 Year	4.32% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKGU
2 Year	4.76% fixed	31/03/2028	6.6% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKGV
3 Year	4.55% fixed	31/03/2029	6.3% APRC	£995	3% until 31/03/2028 then 2% until 31/03/2029	AKGW
3 Year	4.84% fixed	31/03/2029	6.4% APRC	£0	3% until 31/03/2028 then 2% until 31/03/2029	AKGX
5 Year	4.84% fixed	31/03/2031	6.0% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGY
5 Year	4.99% fixed	31/03/2031	6.1% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKGZ

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.51% fixed	31/03/2028	6.6% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKHA
5 Year	4.94% fixed	31/03/2031	6.1% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHB

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.86% fixed	31/03/2028	6.6% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKHC
5 Year	5.09% fixed	31/03/2031	6.1% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHD

Bespoke Standard Mortgages

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.17% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKHE
5 Year	4.45% fixed	31/03/2031	6.0% APRC	£1,495	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHG

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.24% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKHH
5 Year	4.50% fixed	31/03/2031	6.0% APRC	£1,495	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHJ

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.30% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKHK
5 Year	4.59% fixed	31/03/2031	6.1% APRC	£1,495	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.77% fixed	31/03/2028	6.7% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKHP
5 Year	4.84% fixed	31/03/2031	6.1% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHQ

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