

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 16/04/2024. 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 8.04%**. 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 six 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	5.24% fixed	31/08/2026	7.6% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ABNN
2 Year	5.54% fixed	31/08/2026	7.6% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABNP
5 Year	5.04% fixed	31/08/2029	6.7% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABNQ
5 Year	5.19% fixed	31/08/2029	6.7% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABNR

Representative Example:

A mortgage of £91,815 payable over 25 years initially on a fixed rate for 2 years at 5.39% and then on our current variable rate of 8.04% for the remaining 23 years would require 24 monthly payments of £560 and 274 monthly payments of £703.

The total amount payable would be £206,258 made up of the loan amount plus interest (£114,248), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

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.

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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	5.34% fixed	31/08/2026	7.6% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ABNS
2 Year	5.59% fixed	31/08/2026	7.6% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABNT
5 Year	5.14% fixed	31/08/2029	6.8% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABNU
5 Year	5.24% fixed	31/08/2029	6.7% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABNV

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.64% fixed	31/08/2026	7.6% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABNW
5 Year	5.29% fixed	31/08/2029	6.7% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABNX

Help to Buy Guarantee 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	5.69% fixed	31/08/2026	7.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABPC
5 Year	5.34% fixed	31/08/2029	7.0% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABPD

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	5.69% fixed	31/08/2026	7.8% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABPE
5 Year	5.34% fixed	31/08/2029	7.0% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABPG

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	5.69% fixed	31/08/2026	7.5% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABPA
5 Year	5.34% fixed	31/08/2029	6.5% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABPB

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	5.74% fixed	31/08/2026	7.2% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABNY
5 Year	5.39% fixed	31/08/2029	6.0% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABNZ

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	4.99% fixed	31/05/2026	7.6% APRC	£1,995	3% until 31/05/2025 then 2% until 31/05/2026	ABHN
2 Year	5.27% fixed	31/05/2026	7.5% APRC	£995	3% until 31/05/2025 then 2% until 31/05/2026	ABHP
2 Year	5.54% fixed	31/05/2026	7.4% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	ABHQ
5 Year	4.94% fixed	31/05/2029	6.4% APRC	£1,995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABHR
5 Year	5.09% fixed	31/05/2029	6.3% APRC	£995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABHS
5 Year	5.34% fixed	31/05/2029	6.2% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABHT

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.49% fixed	31/05/2026	7.6% APRC	£995	3% until 31/05/2025 then 2% until 31/05/2026	ABHU
5 Year	5.19% fixed	31/05/2029	6.3% APRC	£995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABHV

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.79% fixed	31/05/2026	7.5% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	ABHW
5 Year	5.44% fixed	31/05/2029	6.3% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABHX

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	4.99% fixed	31/05/2026	7.7% APRC	£1,995	3% until 31/05/2025 then 2% until 31/05/2026	ABHY
2 Year	5.27% fixed	31/05/2026	7.7% APRC	£995	3% until 31/05/2025 then 2% until 31/05/2026	ABHZ
2 Year	5.54% fixed	31/05/2026	7.7% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	ABJA
5 Year	4.94% fixed	31/05/2029	6.8% APRC	£1,995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABJB
5 Year	5.09% fixed	31/05/2029	6.8% APRC	£995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABJC
5 Year	5.34% fixed	31/05/2029	6.9% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABJD

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.49% fixed	31/05/2026	7.7% APRC	£995	3% until 31/05/2025 then 2% until 31/05/2026	ABJE
5 Year	5.19% fixed	31/05/2029	6.8% APRC	£995	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABJG

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.79% fixed	31/05/2026	7.7% APRC	£0	3% until 31/05/2025 then 2% until 31/05/2026	ABJH
5 Year	5.44% fixed	31/05/2029	6.9% APRC	£0	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	ABJI

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