

# Product Switch Mortgages

## Existing Customers



- All the details on our rates are correct from 14/05/2025. 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](https://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](https://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 7.44%.** 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

### 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	31/08/2027	6.9% APRC	£1,495	3% until 31/08/2026 then 2% until 31/08/2027	AHJZ
2 Year	4.22% fixed	31/08/2027	6.9% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHDD
2 Year	4.59% fixed	31/08/2027	6.9% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHDE
3 Year	4.27% fixed	31/08/2028	6.6% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AHKA
3 Year	4.44% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AHDG
3 Year	4.64% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AHDH
5 Year	4.44% fixed	31/08/2030	6.1% APRC	£1,495	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHKB
5 Year	4.56% fixed	31/08/2030	6.1% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDJ
5 Year	4.69% fixed	31/08/2030	6.1% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDK

#### Representative Example:

A mortgage of £87,618 payable over 19 years initially on a fixed rate for 2 years at 4.59% and then on our current variable rate of 7.44% for the remaining 17 years would require 24 monthly payments of £586 and 198 monthly payments of £714.

The total amount payable would be £155,682 made up of the loan amount plus interest (£67,869), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.0% APRC representative.

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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 ([fca.org.uk](https://www.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/](https://bankofirelanduk.com/mortgages/existing-customer/)

Full list of directors available on the website at [bankofireland.com](https://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

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.19% fixed	31/08/2027	6.9% APRC	£1,495	3% until 31/08/2026 then 2% until 31/08/2027	AH KC
2 Year	4.38% fixed	31/08/2027	6.9% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AH DL
2 Year	4.71% fixed	31/08/2027	6.9% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AH DN
3 Year	4.34% fixed	31/08/2028	6.6% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AH KD
3 Year	4.54% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AH DP
3 Year	4.73% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AH DQ
5 Year	4.52% fixed	31/08/2030	6.2% APRC	£1,495	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AH KE
5 Year	4.61% fixed	31/08/2030	6.2% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AH DR
5 Year	4.74% fixed	31/08/2030	6.1% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AH DS

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.74% fixed	31/08/2027	7.0% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AH DT
2 Year	5.01% fixed	31/08/2027	7.0% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AH DU
5 Year	4.76% fixed	31/08/2030	6.2% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AH DV
5 Year	4.89% fixed	31/08/2030	6.2% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AH DW

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2027	7.0% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AH DX
5 Year	5.04% fixed	31/08/2030	6.3% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AH DY

# 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	4.86% fixed	31/08/2027	7.1% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHDZ
5 Year	4.89% fixed	31/08/2030	6.5% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEA

# 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	4.86% fixed	31/08/2027	6.8% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHEB
5 Year	4.89% fixed	31/08/2030	6.0% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEC

# 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	4.91% fixed	31/08/2027	6.4% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHED
5 Year	4.94% fixed	31/08/2030	5.4% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEE

# 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	4.19% fixed	31/08/2027	6.9% APRC	£1,995	3% until 31/08/2026 then 2% until 31/08/2027	AHKG
2 Year	4.39% fixed	31/08/2027	6.7% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHKH
2 Year	4.83% fixed	31/08/2027	6.7% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHKJ
3 Year	4.70% fixed	31/08/2028	6.5% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AHEK
3 Year	4.96% fixed	31/08/2028	6.4% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AHEL
5 Year	4.84% fixed	31/08/2030	6.0% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEN
5 Year	4.99% fixed	31/08/2030	5.9% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEP

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.69% fixed	31/08/2027	6.8% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHEQ
5 Year	5.12% fixed	31/08/2030	6.2% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHER

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2027	6.8% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHES
5 Year	5.28% fixed	31/08/2030	6.1% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHET



# 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	4.19% fixed	31/08/2027	6.9% APRC	£1,995	3% until 31/08/2026 then 2% until 31/08/2027	AHKK
2 Year	4.39% fixed	31/08/2027	6.9% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHKN
2 Year	4.83% fixed	31/08/2027	6.9% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHKP
3 Year	4.70% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AHEX
3 Year	4.96% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AHEY
5 Year	4.84% fixed	31/08/2030	6.3% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEZ
5 Year	4.99% fixed	31/08/2030	6.3% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHFA

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.69% fixed	31/08/2027	7.0% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHFB
5 Year	5.12% fixed	31/08/2030	6.4% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHFC

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2027	7.0% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHFD
5 Year	5.28% fixed	31/08/2030	6.4% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHFE

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