Product Switch Mortgages

Existing Customers

Bank of Ireland Group

- All the details on our rates are correct from 23/10/2025. 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** 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 7.19%**. 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	**3.94% fixed**	30/11/2027	**6.7% APRC**	£1,495	3% until 30/11/2026 then 2% until 30/11/2027	AJGH
2 Year	**3.99% fixed**	30/11/2027	**6.7% APRC**	£995	3% until 30/11/2026 then 2% until 30/11/2027	AJGJ
2 Year	**4.47% fixed**	30/11/2027	**6.7% APRC**	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJGK
3 Year	**4.19% fixed**	30/11/2028	**6.5% APRC**	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	AJGL
3 Year	**4.29% fixed**	30/11/2028	**6.4% APRC**	£995	3% until 30/11/2027 then 2% until 30/11/2028	AJGN
5 Year	**4.39% fixed**	30/11/2030	**6.0% APRC**	£1,495	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJGQ
5 Year	**4.46% fixed**	30/11/2030	**6.0% APRC**	£995	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJGR
5 Year	**4.67% fixed**	30/11/2030	**6.0% APRC**	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJGS

Representative Example:
A mortgage of £87,618 payable over 19 years initially on a fixed rate for 2 years at 4.47% and then on our current variable rate of 7.19% for the remaining 17 years would require 24 monthly payments of £581 and 198 monthly payments of £702.

The total amount payable would be £153,097 made up of the loan amount plus interest (£65,284), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.7% 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.

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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	4.14% fixed	30/11/2027	6.8% APRC	£1,495	3% until 30/11/2026 then 2% until 30/11/2027	AJGT
2 Year	4.19% fixed	30/11/2027	6.7% APRC	£995	3% until 30/11/2026 then 2% until 30/11/2027	AJGU
2 Year	4.54% fixed	30/11/2027	6.7% APRC	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJGV
3 Year	4.29% fixed	30/11/2028	6.5% APRC	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	AJGW
3 Year	4.34% fixed	30/11/2028	6.5% APRC	£995	3% until 30/11/2027 then 2% until 30/11/2028	AJGX
3 Year	4.55% fixed	30/11/2028	6.4% APRC	£0	3% until 30/11/2027 then 2% until 30/11/2028	AJGY
5 Year	4.52% fixed	30/11/2030	6.1% APRC	£1,495	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJGZ
5 Year	4.61% fixed	30/11/2030	6.1% APRC	£995	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHA
5 Year	4.71% fixed	30/11/2030	6.0% APRC	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHB

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.59% fixed	30/11/2027	6.8% APRC	£995	3% until 30/11/2026 then 2% until 30/11/2027	AJHC
2 Year	4.83% fixed	30/11/2027	6.8% APRC	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJHD
5 Year	4.66% fixed	30/11/2030	6.1% APRC	£995	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHE
5 Year	4.79% fixed	30/11/2030	6.1% APRC	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHG

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.88% fixed	30/11/2027	6.8% APRC	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJHH
5 Year	4.89% fixed	30/11/2030	6.1% APRC	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHJ

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	**4.69% fixed**	30/11/2027	**6.9% APRC**	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJHK
5 Year	**4.86% fixed**	30/11/2030	**6.3% APRC**	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHL

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	**4.69% fixed**	30/11/2027	**6.7% APRC**	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJHN
5 Year	**4.86% fixed**	30/11/2030	**5.9% APRC**	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHP

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	**4.74% fixed**	30/11/2027	**6.3% APRC**	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJHQ
5 Year	**4.91% fixed**	30/11/2030	**5.4% APRC**	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHR

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**	31/12/2027	**6.7% APRC**	£1,995	3% until 31/12/2026 then 2% until 31/12/2027	AJVL
2 Year	**4.42% fixed**	31/12/2027	**6.6% APRC**	£995	3% until 31/12/2026 then 2% until 31/12/2027	AJVN
2 Year	**4.84% fixed**	31/12/2027	**6.5% APRC**	£0	3% until 31/12/2026 then 2% until 31/12/2027	AJVP
3 Year	**4.65% fixed**	31/12/2028	**6.3% APRC**	£995	3% until 31/12/2027 then 2% until 31/12/2028	AJVQ
3 Year	**4.94% fixed**	31/12/2028	**6.3% APRC**	£0	3% until 31/12/2027 then 2% until 31/12/2028	AJVR
5 Year	**4.89% fixed**	31/12/2030	**5.9% APRC**	£995	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJVS
5 Year	**5.04% fixed**	31/12/2030	**5.8% APRC**	£0	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJVT

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.59% fixed**	31/12/2027	**6.7% APRC**	£995	3% until 31/12/2026 then 2% until 31/12/2027	AJVU
5 Year	**4.99% fixed**	31/12/2030	**6.0% APRC**	£995	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJVV

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.96% fixed**	31/12/2027	**6.6% APRC**	£0	3% until 31/12/2026 then 2% until 31/12/2027	AJVW
5 Year	**5.19% fixed**	31/12/2030	**5.9% APRC**	£0	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJVX

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**	31/12/2027	**6.7% APRC**	£1,995	3% until 31/12/2026 then 2% until 31/12/2027	AJVY
2 Year	**4.42% fixed**	31/12/2027	**6.7% APRC**	£995	3% until 31/12/2026 then 2% until 31/12/2027	AJVZ
2 Year	**4.84% fixed**	31/12/2027	**6.8% APRC**	£0	3% until 31/12/2026 then 2% until 31/12/2027	AJWA
3 Year	**4.65% fixed**	31/12/2028	**6.5% APRC**	£995	3% until 31/12/2027 then 2% until 31/12/2028	AJWB
3 Year	**4.94% fixed**	31/12/2028	**6.6% APRC**	£0	3% until 31/12/2027 then 2% until 31/12/2028	AJWC
5 Year	**4.89% fixed**	31/12/2030	**6.2% APRC**	£995	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJWD
5 Year	**5.04% fixed**	31/12/2030	**6.2% APRC**	£0	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJWE

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.59% fixed**	31/12/2027	**6.8% APRC**	£995	3% until 31/12/2026 then 2% until 31/12/2027	AJWG
5 Year	**4.99% fixed**	31/12/2030	**6.2% APRC**	£995	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJWH

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.96% fixed**	31/12/2027	**6.8% APRC**	£0	3% until 31/12/2026 then 2% until 31/12/2027	AJWJ
5 Year	**5.19% fixed**	31/12/2030	**6.3% APRC**	£0	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	AJWK

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	**4.32% fixed**	30/11/2027	**6.8% APRC**	£1,495	3% until 30/11/2026 then 2% until 30/11/2027	AJHS
5 Year	**4.48% fixed**	30/11/2030	**6.2% APRC**	£1,495	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHT

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.39% fixed**	30/11/2027	**6.8% APRC**	£1,495	3% until 30/11/2026 then 2% until 30/11/2027	AJHU
5 Year	**4.59% fixed**	30/11/2030	**6.2% APRC**	£1,495	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHV

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.45% fixed**	30/11/2027	**6.8% APRC**	£1,495	3% until 30/11/2026 then 2% until 30/11/2027	AJHW
5 Year	**4.65% fixed**	30/11/2030	**6.2% APRC**	£1,495	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHX

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.92% fixed**	30/11/2027	**6.9% APRC**	£0	3% until 30/11/2026 then 2% until 30/11/2027	AJHY
5 Year	**4.99% fixed**	30/11/2030	**6.4% APRC**	£0	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	AJHZ

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