

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 10/03/2026. 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

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.26% fixed	31/05/2028	6.6% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALMS
2 Year	4.31% fixed	31/05/2028	6.6% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALMT
2 Year	4.59% fixed	31/05/2028	6.5% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALMU
5 Year	4.76% fixed	31/05/2031	6.0% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALMV
5 Year	4.86% fixed	31/05/2031	6.0% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALMW

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.

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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

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.32% fixed	31/05/2028	6.6% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALMX
2 Year	4.37% fixed	31/05/2028	6.6% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALMY
2 Year	4.64% fixed	31/05/2028	6.5% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALMZ
3 Year	4.56% fixed	31/05/2029	6.4% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALNA
3 Year	4.74% fixed	31/05/2029	6.3% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALNB
5 Year	4.82% fixed	31/05/2031	6.1% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALNC
5 Year	4.93% fixed	31/05/2031	6.0% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALND

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.45% fixed	31/05/2028	6.6% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALNE
2 Year	4.49% fixed	31/05/2028	6.6% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALNG
2 Year	4.72% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALNH
5 Year	4.92% fixed	31/05/2031	6.1% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALNJ
5 Year	4.98% fixed	31/05/2031	6.1% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALNK

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.90% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALNL
5 Year	5.12% fixed	31/05/2031	6.1% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALNN

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	4.64% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALNP
5 Year	4.93% fixed	31/05/2031	6.2% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALNQ

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	4.64% fixed	31/05/2028	6.4% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALNR
5 Year	4.93% fixed	31/05/2031	5.9% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALNS

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	4.84% fixed	31/05/2028	6.1% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALNT
5 Year	5.13% fixed	31/05/2031	5.5% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALNU

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	4.26% fixed	31/05/2028	6.6% APRC	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	ALNV
2 Year	4.51% fixed	31/05/2028	6.5% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALNW
2 Year	4.96% fixed	31/05/2028	6.4% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALNX
3 Year	4.86% fixed	31/05/2029	6.3% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALNY
3 Year	5.06% fixed	31/05/2029	6.2% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALNZ
5 Year	5.09% fixed	31/05/2031	6.0% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPA
5 Year	5.26% fixed	31/05/2031	5.9% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPB

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	31/05/2028	6.5% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALPC
5 Year	5.21% fixed	31/05/2031	6.1% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPD

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.06% fixed	31/05/2028	6.5% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALPE
5 Year	5.39% fixed	31/05/2031	6.0% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPG

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	4.26% fixed	31/05/2028	6.6% APRC	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	ALPH
2 Year	4.51% fixed	31/05/2028	6.6% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALPJ
2 Year	4.96% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALPK
3 Year	4.86% fixed	31/05/2029	6.4% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALPL
3 Year	5.06% fixed	31/05/2029	6.5% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALPN
5 Year	5.09% fixed	31/05/2031	6.2% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPP
5 Year	5.26% fixed	31/05/2031	6.2% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPQ

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	31/05/2028	6.6% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALPR
5 Year	5.21% fixed	31/05/2031	6.3% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPS

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.06% fixed	31/05/2028	6.7% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALPT
5 Year	5.39% fixed	31/05/2031	6.3% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPU

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	4.46% fixed	31/05/2028	6.6% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALPV
5 Year	4.76% fixed	31/05/2031	6.1% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPW

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.53% fixed	31/05/2028	6.6% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALPX
5 Year	4.85% fixed	31/05/2031	6.2% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALPY

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.60% fixed	31/05/2028	6.7% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALPZ
5 Year	4.86% fixed	31/05/2031	6.2% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALQA

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.90% fixed	31/05/2028	6.7% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALQB
5 Year	5.12% fixed	31/05/2031	6.3% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALQC

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