Product Switch Mortgages
Existing Customers

- All the details on our rates are correct from 13/11/2026. 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 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	**4.96% fixed**	31/01/2029	**7.0% APRC**	1495	3% until 31/01/2028 then 2% until 31/01/2029	AQPP
2 Year	**4.99% fixed**	31/01/2029	**6.9% APRC**	995	3% until 31/01/2028 then 2% until 31/01/2029	AQPQ
2 Year	**5.42% fixed**	31/01/2029	**6.9% APRC**	0	3% until 31/01/2028 then 2% until 31/01/2029	AQHS
3 Year	**5.06% fixed**	31/01/2030	**6.7% APRC**	995	3% until 31/01/2029 then 2% until 31/01/2030	AQHT
3 Year	**5.29% fixed**	31/01/2030	**6.7% APRC**	0	3% until 31/01/2029 then 2% until 31/01/2030	APZB
5 Year	**5.05% fixed**	31/01/2032	**6.3% APRC**	995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQPR
5 Year	**5.24% fixed**	31/01/2032	**6.3% APRC**	0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	APZD

Representative Example:

A mortgage of £113,107 payable over 20 years initially on a fixed rate for 3 years at 5.29% and then on our current variable rate of 7.19% for the remaining 17 years would require 36 monthly payments of £765 and 204 monthly payments of £874.

The total amount payable would be £206,028 made up of the loan amount plus interest (£92,726), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.8% APRC representative.

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

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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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Classified as Public (Green)

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	**5.15% fixed**	31/01/2029	**7.0% APRC**	1495	3% until 31/01/2028 then 2% until 31/01/2029	AQHV
2 Year	**5.18% fixed**	31/01/2029	**7.0% APRC**	995	3% until 31/01/2028 then 2% until 31/01/2029	AQPS
2 Year	**5.52% fixed**	31/01/2029	**7.0% APRC**	0	3% until 31/01/2028 then 2% until 31/01/2029	AQHX
3 Year	**5.11% fixed**	31/01/2030	**6.7% APRC**	995	3% until 31/01/2029 then 2% until 31/01/2030	APZJ
3 Year	**5.49% fixed**	31/01/2030	**6.8% APRC**	0	3% until 31/01/2029 then 2% until 31/01/2030	APZK
5 Year	**5.16% fixed**	31/01/2032	**6.4% APRC**	995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQPT
5 Year	**5.39% fixed**	31/01/2032	**6.4% APRC**	0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	APZN

Classified as Public (Green)

Standard Mortgages

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.27% fixed**	31/01/2029	**7.1% APRC**	1495	3% until 31/01/2028 then 2% until 31/01/2029	AQHZ
2 Year	**5.33% fixed**	31/01/2029	**7.0% APRC**	995	3% until 31/01/2028 then 2% until 31/01/2029	AQJA
2 Year	**5.60% fixed**	31/01/2029	**7.0% APRC**	0	3% until 31/01/2028 then 2% until 31/01/2029	AQJB
3 Year	**5.36% fixed**	31/01/2030	**6.8% APRC**	995	3% until 31/01/2029 then 2% until 31/01/2030	AQJC
3 Year	**5.59% fixed**	31/01/2030	**6.8% APRC**	0	3% until 31/01/2029 then 2% until 31/01/2030	APZT
5 Year	**5.33% fixed**	31/01/2032	**6.5% APRC**	995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQPU
5 Year	**5.49% fixed**	31/01/2032	**6.5% APRC**	0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQJE

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.69% fixed**	31/01/2029	**7.0% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJG
5 Year	**5.54% fixed**	31/01/2032	**6.5% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQJH

Classified as Public (Green)

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	**5.52% fixed**	31/01/2029	**7.0% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJJ
5 Year	**5.39% fixed**	31/01/2032	**6.6% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	APZZ

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Joint Borrower Sole Proprietor / 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	**5.52% fixed**	31/01/2029	**6.9% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJK
5 Year	**5.39% fixed**	31/01/2032	**6.3% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQAB

Classified as Public (Green)

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	**5.72% fixed**	31/01/2029	**6.7% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJL
5 Year	**5.59% fixed**	31/01/2032	**5.9% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQAD

Classified as Public (Green)

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	**5.12% fixed**	31/01/2029	**7.1% APRC**	£1,995	3% until 31/01/2028 then 2% until 31/01/2029	AQJN
2 Year	**5.27% fixed**	31/01/2029	**6.9% APRC**	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQJP
2 Year	**5.64% fixed**	31/01/2029	**6.9% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJQ
3 Year	**5.65% fixed**	31/01/2030	**6.9% APRC**	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQJR
3 Year	**5.79% fixed**	31/01/2030	**6.7% APRC**	£0	3% until 31/01/2029 then 2% until 31/01/2030	AQJS
5 Year	**5.34% fixed**	31/01/2032	**6.3% APRC**	£995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQJT
5 Year	**5.55% fixed**	31/01/2032	**6.2% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQAP

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**	31/01/2029	**7.0% APRC**	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQJU
5 Year	**5.44% fixed**	31/01/2032	**6.4% APRC**	£995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQAR

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**5.69% fixed**	31/01/2029	**6.9% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJV
5 Year	**5.69% fixed**	31/01/2032	**6.3% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQAT

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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	**5.12% fixed**	31/01/2029	**7.0% APRC**	£1,995	3% until 31/01/2028 then 2% until 31/01/2029	AQJW
2 Year	**5.27% fixed**	31/01/2029	**7.0% APRC**	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQJX
2 Year	**5.64% fixed**	31/01/2029	**7.0% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJY
3 Year	**5.65% fixed**	31/01/2030	**6.9% APRC**	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQJZ
3 Year	**5.79% fixed**	31/01/2030	**6.9% APRC**	£0	3% until 31/01/2029 then 2% until 31/01/2030	AQKA
5 Year	**5.34% fixed**	31/01/2032	**6.4% APRC**	£995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQKB
5 Year	**5.55% fixed**	31/01/2032	**6.5% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQBA

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**	31/01/2029	**7.0% APRC**	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQKC
5 Year	**5.44% fixed**	31/01/2032	**6.5% APRC**	£995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQBC

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**5.69% fixed**	31/01/2029	**7.0% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQKD
5 Year	**5.69% fixed**	31/01/2032	**6.6% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQBE

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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	**5.19% fixed**	31/01/2029	**7.0% APRC**	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQKE
5 Year	**5.29% fixed**	31/01/2032	**6.5% APRC**	£1,495	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQKG

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**	31/01/2029	**7.0% APRC**	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQKH
5 Year	**5.36% fixed**	31/01/2032	**6.6% APRC**	£1,495	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQKJ

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**5.32% fixed**	31/01/2029	**7.0% APRC**	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQKK
5 Year	**5.43% fixed**	31/01/2032	**6.6% APRC**	£1,495	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQKL

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**5.69% fixed**	31/01/2029	**7.1% APRC**	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQKN
5 Year	**5.54% fixed**	31/01/2032	**6.6% APRC**	£0	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQKP

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