

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 15/10/2026. 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	5.03% fixed	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQHQ
2 Year	5.08% fixed	31/01/2029	6.7% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQHR
2 Year	5.42% fixed	31/01/2029	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQHS
3 Year	5.06% fixed	31/01/2030	6.5% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQHT
3 Year	5.29% fixed	31/01/2030	6.5% APRC	£0	3% until 31/01/2029 then 2% until 31/01/2030	APZB
5 Year	5.10% fixed	31/01/2032	6.2% APRC	£995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQHU
5 Year	5.24% 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	APZD

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.

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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	5.15% fixed	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQHV
2 Year	5.23% fixed	31/01/2029	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQHW
2 Year	5.52% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQHX
3 Year	5.11% fixed	31/01/2030	6.6% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	APZJ
3 Year	5.49% fixed	31/01/2030	6.6% APRC	£0	3% until 31/01/2029 then 2% until 31/01/2030	APZK
5 Year	5.22% 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	AQHY
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	APZN

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	6.9% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQHZ
2 Year	5.33% fixed	31/01/2029	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQJA
2 Year	5.60% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJB
3 Year	5.36% fixed	31/01/2030	6.7% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQJC
3 Year	5.59% fixed	31/01/2030	6.6% APRC	£0	3% until 31/01/2029 then 2% until 31/01/2030	APZT
5 Year	5.35% 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	AQJD
5 Year	5.49% 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	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	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJG
5 Year	5.54% 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	AQJH

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	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJJ
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	APZZ

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	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJK
5 Year	5.39% 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	AQAB

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	6.5% 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

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	6.9% APRC	£1,995	3% until 31/01/2028 then 2% until 31/01/2029	AQJN
2 Year	5.27% fixed	31/01/2029	6.7% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQJP
2 Year	5.64% fixed	31/01/2029	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJQ
3 Year	5.65% fixed	31/01/2030	6.7% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQJR
3 Year	5.79% fixed	31/01/2030	6.6% APRC	£0	3% until 31/01/2029 then 2% until 31/01/2030	AQJS
5 Year	5.34% fixed	31/01/2032	6.2% 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	6.1% 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	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQJU
5 Year	5.44% 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	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	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJV
5 Year	5.69% 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	AQAT

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	6.8% APRC	£1,995	3% until 31/01/2028 then 2% until 31/01/2029	AQJW
2 Year	5.27% fixed	31/01/2029	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQJX
2 Year	5.64% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQJY
3 Year	5.65% fixed	31/01/2030	6.7% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQJZ
3 Year	5.79% fixed	31/01/2030	6.7% APRC	£0	3% until 31/01/2029 then 2% until 31/01/2030	AQKA
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	AQKB
5 Year	5.55% 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	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	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQKC
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	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	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQKD
5 Year	5.69% 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	AQBE

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	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQKE
5 Year	5.29% fixed	31/01/2032	6.4% 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	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQKH
5 Year	5.36% fixed	31/01/2032	6.4% 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	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQKK
5 Year	5.43% 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	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	6.9% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQKN
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	AQKP

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