

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 02/06/2026. 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	4.61% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	ANCH
2 Year	4.66% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	ANCJ
2 Year	4.94% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANCK
5 Year	4.84% fixed	31/08/2031	6.1% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANCL
5 Year	4.94% fixed	31/08/2031	6.0% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANCN

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	4.67% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	ANCP
2 Year	4.72% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	ANCQ
2 Year	4.99% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANCR
3 Year	4.81% fixed	31/08/2029	6.5% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	ANCS
3 Year	5.04% fixed	31/08/2029	6.4% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	ANCT
5 Year	4.89% fixed	31/08/2031	6.1% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANCU
5 Year	5.03% fixed	31/08/2031	6.1% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANCV

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.84% fixed	31/08/2028	6.8% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	ANCW
2 Year	4.89% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	ANCX
2 Year	5.12% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANCY
5 Year	4.99% fixed	31/08/2031	6.2% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANCZ
5 Year	5.18% fixed	31/08/2031	6.2% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDA

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.30% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANDB
5 Year	5.32% fixed	31/08/2031	6.2% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDC

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	4.99% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANDD
5 Year	5.03% fixed	31/08/2031	6.3% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDE

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	4.99% fixed	31/08/2028	6.5% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANDG
5 Year	5.03% fixed	31/08/2031	5.9% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDH

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	5.19% fixed	31/08/2028	6.3% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANDJ
5 Year	5.23% fixed	31/08/2031	5.6% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDK

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	4.56% fixed	31/08/2028	6.7% APRC	£1,995	3% until 31/08/2027 then 2% until 31/08/2028	ANDL
2 Year	4.81% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	ANDN
2 Year	5.19% fixed	31/08/2028	6.5% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANDP
3 Year	5.06% fixed	31/08/2029	6.4% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	ANDQ
3 Year	5.26% fixed	31/08/2029	6.3% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	ANDR
5 Year	5.14% fixed	31/08/2031	6.1% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDS
5 Year	5.31% fixed	31/08/2031	6.0% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDT

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.96% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	ANDU
5 Year	5.31% fixed	31/08/2031	6.2% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDV

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.36% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANDW
5 Year	5.49% fixed	31/08/2031	6.1% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANDX

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	4.56% fixed	31/08/2028	6.6% APRC	£1,995	3% until 31/08/2027 then 2% until 31/08/2028	ANDY
2 Year	4.81% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	ANDZ
2 Year	5.19% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANEA
3 Year	5.06% fixed	31/08/2029	6.5% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	ANEB
3 Year	5.26% fixed	31/08/2029	6.5% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	ANEC
5 Year	5.14% fixed	31/08/2031	6.2% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANED
5 Year	5.31% fixed	31/08/2031	6.3% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANEE

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.96% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	ANEG
5 Year	5.31% fixed	31/08/2031	6.3% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANEH

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.36% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANEJ
5 Year	5.49% fixed	31/08/2031	6.4% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANEK

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	4.85% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	ANEL
5 Year	4.89% fixed	31/08/2031	6.2% APRC	£1,495	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANEN

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	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	ANEP
5 Year	4.96% fixed	31/08/2031	6.2% APRC	£1,495	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANEQ

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.05% fixed	31/08/2028	6.8% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	ANER
5 Year	5.08% fixed	31/08/2031	6.3% APRC	£1,495	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANES

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.30% fixed	31/08/2028	6.8% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	ANET
5 Year	5.32% fixed	31/08/2031	6.4% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	ANEU

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