

# Product Switch Mortgages

## Existing Customers



- All the details on our rates are correct from 23/06/2026. 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](https://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](https://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	4.51% fixed	30/09/2028	6.6% APRC	£1,495	3% until 30/09/2027 then 2% until 30/09/2028	ANGJ
2 Year	4.56% fixed	30/09/2028	6.6% APRC	£995	3% until 30/09/2027 then 2% until 30/09/2028	ANGK
2 Year	4.89% fixed	30/09/2028	6.6% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANGL
5 Year	4.69% fixed	30/09/2031	6.0% APRC	£995	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANGN
5 Year	4.84% fixed	30/09/2031	6.0% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANGP

#### 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.**

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Website: [bankofirelanduk.com/mortgages/existing-customer/](https://bankofirelanduk.com/mortgages/existing-customer/)

Full list of directors available on the website at [bankofireland.com](https://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	4.62% fixed	30/09/2028	6.7% APRC	£1,495	3% until 30/09/2027 then 2% until 30/09/2028	ANGQ
2 Year	4.67% fixed	30/09/2028	6.6% APRC	£995	3% until 30/09/2027 then 2% until 30/09/2028	ANGR
2 Year	4.94% fixed	30/09/2028	6.6% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANGS
3 Year	4.76% fixed	30/09/2029	6.4% APRC	£995	3% until 30/09/2028 then 2% until 30/09/2029	ANGT
3 Year	4.99% fixed	30/09/2029	6.4% APRC	£0	3% until 30/09/2028 then 2% until 30/09/2029	ANGU
5 Year	4.74% fixed	30/09/2031	6.0% APRC	£995	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANGV
5 Year	4.93% fixed	30/09/2031	6.0% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANGW

# Standard Mortgages

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.79% fixed	30/09/2028	6.7% APRC	£1,495	3% until 30/09/2027 then 2% until 30/09/2028	ANGX
2 Year	4.84% fixed	30/09/2028	6.7% APRC	£995	3% until 30/09/2027 then 2% until 30/09/2028	ANGY
2 Year	5.12% fixed	30/09/2028	6.6% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANGZ
3 Year	4.99% fixed	30/09/2029	6.5% APRC	£995	3% until 30/09/2028 then 2% until 30/09/2029	ANHA
3 Year	5.12% fixed	30/09/2029	6.5% APRC	£0	3% until 30/09/2028 then 2% until 30/09/2029	ANHB
5 Year	4.89% fixed	30/09/2031	6.1% APRC	£995	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHC
5 Year	5.13% fixed	30/09/2031	6.1% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHD

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.25% fixed	30/09/2028	6.7% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANHE
5 Year	5.22% fixed	30/09/2031	6.2% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHG

# 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	4.94% fixed	30/09/2028	6.7% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANHH
5 Year	4.93% fixed	30/09/2031	6.2% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHJ

# 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	4.94% fixed	30/09/2028	6.5% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANHK
5 Year	4.93% fixed	30/09/2031	5.9% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHL

# 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	5.14% fixed	30/09/2028	6.2% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANHN
5 Year	5.13% fixed	30/09/2031	5.5% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHP

# 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	4.46% fixed	30/09/2028	6.6% APRC	£1,995	3% until 30/09/2027 then 2% until 30/09/2028	ANHQ
2 Year	4.71% fixed	30/09/2028	6.5% APRC	£995	3% until 30/09/2027 then 2% until 30/09/2028	ANHR
2 Year	5.14% fixed	30/09/2028	6.5% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANHS
3 Year	4.96% fixed	30/09/2029	6.3% APRC	£995	3% until 30/09/2028 then 2% until 30/09/2029	ANHT
3 Year	5.21% fixed	30/09/2029	6.3% APRC	£0	3% until 30/09/2028 then 2% until 30/09/2029	ANHU
5 Year	5.04% fixed	30/09/2031	6.0% APRC	£995	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHV
5 Year	5.21% fixed	30/09/2031	5.9% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHW

## 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	30/09/2028	6.6% APRC	£995	3% until 30/09/2027 then 2% until 30/09/2028	ANHX
5 Year	5.21% fixed	30/09/2031	6.1% APRC	£995	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANHY

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.31% fixed	30/09/2028	6.5% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANHZ
5 Year	5.44% fixed	30/09/2031	6.0% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANJA

# 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	4.46% fixed	30/09/2028	6.6% APRC	£1,995	3% until 30/09/2027 then 2% until 30/09/2028	ANJB
2 Year	4.71% fixed	30/09/2028	6.6% APRC	£995	3% until 30/09/2027 then 2% until 30/09/2028	ANJC
2 Year	5.14% fixed	30/09/2028	6.7% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANJD
3 Year	4.96% fixed	30/09/2029	6.5% APRC	£995	3% until 30/09/2028 then 2% until 30/09/2029	ANJE
3 Year	5.21% fixed	30/09/2029	6.5% APRC	£0	3% until 30/09/2028 then 2% until 30/09/2029	ANJG
5 Year	5.04% fixed	30/09/2031	6.1% APRC	£995	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANJH
5 Year	5.21% fixed	30/09/2031	6.2% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANJJ

## 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	30/09/2028	6.7% APRC	£995	3% until 30/09/2027 then 2% until 30/09/2028	ANJK
5 Year	5.21% fixed	30/09/2031	6.2% APRC	£995	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANJL

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.31% fixed	30/09/2028	6.7% APRC	£0	3% until 30/09/2027 then 2% until 30/09/2028	ANJN
5 Year	5.44% fixed	30/09/2031	6.3% APRC	£0	4% until 30/09/2028 then 3% until 30/09/2030 then 2% until 30/09/2031	ANJP

# 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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