

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 26/02/2026. 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	3.78% fixed	31/05/2028	6.4% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALED
2 Year	3.83% fixed	31/05/2028	6.4% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALEE
2 Year	4.14% fixed	31/05/2028	6.4% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALEG
5 Year	4.27% fixed	31/05/2031	5.8% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALEH
5 Year	4.39% fixed	31/05/2031	5.7% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALEJ

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	3.84% fixed	31/05/2028	6.4% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALEK
2 Year	3.89% fixed	31/05/2028	6.4% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALEL
2 Year	4.19% fixed	31/05/2028	6.4% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALEN
3 Year	4.11% fixed	31/05/2029	6.2% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALEP
3 Year	4.30% fixed	31/05/2029	6.1% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALEQ
5 Year	4.34% fixed	31/05/2031	5.8% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALER
5 Year	4.44% fixed	31/05/2031	5.7% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALES

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.99% fixed	31/05/2028	6.5% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALET
2 Year	4.05% fixed	31/05/2028	6.5% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALEU
2 Year	4.29% fixed	31/05/2028	6.4% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALEV
5 Year	4.44% fixed	31/05/2031	5.8% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALEW
5 Year	4.49% fixed	31/05/2031	5.8% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALEX

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.48% fixed	31/05/2028	6.5% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALEY
5 Year	4.64% 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	ALEZ

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	4.19% fixed	31/05/2028	6.5% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALFA
5 Year	4.44% 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	ALFB

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	4.19% fixed	31/05/2028	6.3% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALFC
5 Year	4.44% 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	ALFD

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	4.39% fixed	31/05/2028	5.8% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALFE
5 Year	4.64% fixed	31/05/2031	5.0% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALFG

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	3.79% fixed	31/05/2028	6.4% APRC	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	ALFH
2 Year	3.99% fixed	31/05/2028	6.2% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALFJ
2 Year	4.49% fixed	31/05/2028	6.2% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALFK
3 Year	4.37% fixed	31/05/2029	6.0% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALFL
3 Year	4.59% fixed	31/05/2029	5.9% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALFN
5 Year	4.59% fixed	31/05/2031	5.6% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALFP
5 Year	4.74% 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	ALFQ

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.18% fixed	31/05/2028	6.3% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALFR
5 Year	4.71% fixed	31/05/2031	5.7% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALFS

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.56% fixed	31/05/2028	6.2% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALFT
5 Year	4.89% fixed	31/05/2031	5.6% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALFU

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	3.79% fixed	31/05/2028	6.4% APRC	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	ALFV
2 Year	3.99% fixed	31/05/2028	6.4% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALFW
2 Year	4.49% fixed	31/05/2028	6.5% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALFX
3 Year	4.37% fixed	31/05/2029	6.2% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALFY
3 Year	4.59% fixed	31/05/2029	6.3% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALFZ
5 Year	4.59% fixed	31/05/2031	5.9% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALGA
5 Year	4.74% 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	ALGB

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.18% fixed	31/05/2028	6.5% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALGC
5 Year	4.71% 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	ALGD

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.56% fixed	31/05/2028	6.5% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALGE
5 Year	4.89% 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	ALGG

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	3.99% fixed	31/05/2028	6.5% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALGH
5 Year	4.28% fixed	31/05/2031	5.9% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALGJ

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.05% fixed	31/05/2028	6.5% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALGK
5 Year	4.37% fixed	31/05/2031	5.9% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALGL

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.12% fixed	31/05/2028	6.5% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALGN
5 Year	4.42% fixed	31/05/2031	6.0% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALGP

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.49% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALGQ
5 Year	4.66% 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	ALGR

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