

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 29/09/2026. 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	4.98% fixed	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	APYX
2 Year	5.03% fixed	31/01/2029	6.7% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	APYY
2 Year	5.33% fixed	31/01/2029	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	APYZ
3 Year	5.04% fixed	31/01/2030	6.5% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	APZA
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	5.07% 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	APZC
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.

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.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. You can confirm our registration on the FCA's website ([fca.org.uk](https://www.fca.org.uk)) Bank of Ireland (UK) plc is registered in England & Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH.

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.

L320e 5 BIM0486 1124 15078250122 - M

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	5.06% fixed	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	APZE
2 Year	5.11% fixed	31/01/2029	6.7% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	APZG
2 Year	5.44% fixed	31/01/2029	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	APZH
3 Year	5.11% fixed	31/01/2030	6.5% 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	5.16% 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	APZL
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	5.19% fixed	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	APZP
2 Year	5.24% fixed	31/01/2029	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	APZQ
2 Year	5.49% fixed	31/01/2029	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	APZR
3 Year	5.27% fixed	31/01/2030	6.6% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	APZS
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	5.29% 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	APZU
5 Year	5.44% 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	APZV

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.59% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	APZW
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	APZX

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	5.44% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	APZY
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	5.44% fixed	31/01/2029	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQAA
5 Year	5.39% 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	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	5.64% fixed	31/01/2029	6.4% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQAC
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	5.09% fixed	31/01/2029	6.9% APRC	£1,995	3% until 31/01/2028 then 2% until 31/01/2029	AQAE
2 Year	5.17% fixed	31/01/2029	6.7% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQAG
2 Year	5.54% fixed	31/01/2029	6.6% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQAH
3 Year	5.49% fixed	31/01/2030	6.6% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQAJ
3 Year	5.64% fixed	31/01/2030	6.5% APRC	£0	3% until 31/01/2029 then 2% until 31/01/2030	AQAK
5 Year	5.29% fixed	31/01/2032	6.1% APRC	£995	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQAN
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	5.39% fixed	31/01/2029	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQAQ
5 Year	5.44% 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	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	5.65% fixed	31/01/2029	6.7% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQAS
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	5.09% fixed	31/01/2029	6.7% APRC	£1,995	3% until 31/01/2028 then 2% until 31/01/2029	AQAU
2 Year	5.17% fixed	31/01/2029	6.7% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQAV
2 Year	5.54% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQAW
3 Year	5.49% fixed	31/01/2030	6.6% APRC	£995	3% until 31/01/2029 then 2% until 31/01/2030	AQAX
3 Year	5.64% fixed	31/01/2030	6.7% APRC	£0	3% until 31/01/2029 then 2% until 31/01/2030	AQAY
5 Year	5.29% 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	AQAZ
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	5.39% fixed	31/01/2029	6.8% APRC	£995	3% until 31/01/2028 then 2% until 31/01/2029	AQBB
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	5.65% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQBD
5 Year	5.69% 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	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	5.14% fixed	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQBG
5 Year	5.24% fixed	31/01/2032	6.3% APRC	£1,495	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	AQBH

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	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQBJ
5 Year	5.31% 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	AQBK

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.27% fixed	31/01/2029	6.8% APRC	£1,495	3% until 31/01/2028 then 2% until 31/01/2029	AQBL
5 Year	5.38% 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	AQBN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.59% fixed	31/01/2029	6.8% APRC	£0	3% until 31/01/2028 then 2% until 31/01/2029	AQBP
5 Year	5.49% 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	AQBQ

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.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. You can confirm our registration on the FCA's website (fca.org.uk) Bank of Ireland (UK) plc is registered in England & Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH.

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.

L320e 5 BIM0486 1124

15078250122 - M