

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 21/01/2026. 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

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	3.91% fixed	31/03/2028	6.5% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKQH
2 Year	3.96% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKQJ
2 Year	4.32% fixed	31/03/2028	6.4% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKQK
3 Year	4.13% fixed	31/03/2029	6.3% APRC	£1,495	3% until 31/03/2028 then 2% until 31/03/2029	AKQN
3 Year	4.18% fixed	31/03/2029	6.2% APRC	£995	3% until 31/03/2028 then 2% until 31/03/2029	AKQP
3 Year	4.35% fixed	31/03/2029	6.2% APRC	£0	3% until 31/03/2028 then 2% until 31/03/2029	AKQQ
5 Year	4.36% fixed	31/03/2031	5.9% APRC	£1,495	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKQR
5 Year	4.39% fixed	31/03/2031	5.8% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKQS
5 Year	4.46% fixed	31/03/2031	5.7% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKQT

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/

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	3.94% fixed	31/03/2028	6.5% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKQU
2 Year	3.99% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKQV
2 Year	4.36% fixed	31/03/2028	6.4% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKQW
3 Year	4.16% fixed	31/03/2029	6.3% APRC	£1,495	3% until 31/03/2028 then 2% until 31/03/2029	AKQX
3 Year	4.21% fixed	31/03/2029	6.2% APRC	£995	3% until 31/03/2028 then 2% until 31/03/2029	AKQY
3 Year	4.40% fixed	31/03/2029	6.2% APRC	£0	3% until 31/03/2028 then 2% until 31/03/2029	AKQZ
5 Year	4.44% fixed	31/03/2031	5.9% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRA
5 Year	4.51% fixed	31/03/2031	5.8% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRB

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.11% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKRC
2 Year	4.16% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKRD
2 Year	4.42% fixed	31/03/2028	6.5% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKRE
5 Year	4.56% fixed	31/03/2031	5.9% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRG
5 Year	4.59% fixed	31/03/2031	5.8% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRH

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	31/03/2028	6.5% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKRJ
5 Year	4.64% fixed	31/03/2031	5.8% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRK

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	4.36% fixed	31/03/2028	6.6% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKRL
5 Year	4.51% fixed	31/03/2031	6.0% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRN

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	4.36% fixed	31/03/2028	6.3% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKRP
5 Year	4.51% fixed	31/03/2031	5.6% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRQ

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	4.56% fixed	31/03/2028	6.0% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKRR
5 Year	4.71% fixed	31/03/2031	5.2% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRS

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	3.99% fixed	31/03/2028	6.5% APRC	£1,995	3% until 31/03/2027 then 2% until 31/03/2028	AKRT
2 Year	4.21% fixed	31/03/2028	6.4% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKRU
2 Year	4.64% fixed	31/03/2028	6.3% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKRV
3 Year	4.47% fixed	31/03/2029	6.1% APRC	£995	3% until 31/03/2028 then 2% until 31/03/2029	AKRW
3 Year	4.69% fixed	31/03/2029	6.0% APRC	£0	3% until 31/03/2028 then 2% until 31/03/2029	AKRX
5 Year	4.69% fixed	31/03/2031	5.7% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRY
5 Year	4.79% fixed	31/03/2031	5.6% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKRZ

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.38% fixed	31/03/2028	6.4% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKSA
5 Year	4.81% fixed	31/03/2031	5.8% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKSB

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.71% fixed	31/03/2028	6.3% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKSC
5 Year	4.89% fixed	31/03/2031	5.7% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKSD

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	3.99% fixed	31/03/2028	6.5% APRC	£1,995	3% until 31/03/2027 then 2% until 31/03/2028	AKSE
2 Year	4.21% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKSG
2 Year	4.64% fixed	31/03/2028	6.5% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKSH
3 Year	4.47% fixed	31/03/2029	6.3% APRC	£995	3% until 31/03/2028 then 2% until 31/03/2029	AKSJ
3 Year	4.69% fixed	31/03/2029	6.3% APRC	£0	3% until 31/03/2028 then 2% until 31/03/2029	AKSK
5 Year	4.69% fixed	31/03/2031	6.0% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKSL
5 Year	4.79% fixed	31/03/2031	5.9% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKSN

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.38% fixed	31/03/2028	6.5% APRC	£995	3% until 31/03/2027 then 2% until 31/03/2028	AKSP
5 Year	4.81% fixed	31/03/2031	6.0% APRC	£995	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKSQ

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.71% fixed	31/03/2028	6.5% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKSR
5 Year	4.89% fixed	31/03/2031	6.0% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKSS

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	4.17% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKHE
5 Year	4.45% fixed	31/03/2031	6.0% APRC	£1,495	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHG

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.24% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKHH
5 Year	4.50% fixed	31/03/2031	6.0% APRC	£1,495	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHJ

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.30% fixed	31/03/2028	6.6% APRC	£1,495	3% until 31/03/2027 then 2% until 31/03/2028	AKHK
5 Year	4.59% fixed	31/03/2031	6.1% APRC	£1,495	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.77% fixed	31/03/2028	6.7% APRC	£0	3% until 31/03/2027 then 2% until 31/03/2028	AKHP
5 Year	4.84% fixed	31/03/2031	6.1% APRC	£0	4% until 31/03/2028 then 3% until 31/03/2030 then 2% until 31/03/2031	AKHQ

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