

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 30/04/2026. 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	4.71% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMRC
2 Year	4.76% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMRD
2 Year	5.04% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRE
5 Year	4.94% 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	AMRG
5 Year	5.11% 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	AMRH

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 - G

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	4.77% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMRJ
2 Year	4.82% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMRK
2 Year	5.09% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRL
3 Year	4.91% fixed	31/08/2029	6.5% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	AMRN
3 Year	5.09% fixed	31/08/2029	6.4% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	AMRP
5 Year	4.99% 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	AMRQ
5 Year	5.18% 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	AMRR

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.89% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMRS
2 Year	4.94% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMRT
2 Year	5.17% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRU
5 Year	5.07% 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	AMRV
5 Year	5.23% 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	AMRW

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.35% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRX
5 Year	5.37% 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	AMRY

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	5.09% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRZ
5 Year	5.18% 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	AMSA

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	5.09% fixed	31/08/2028	6.5% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSB
5 Year	5.18% 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	AMSC

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	5.29% fixed	31/08/2028	6.3% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSD
5 Year	5.38% fixed	31/08/2031	5.7% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSE

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	4.66% fixed	31/08/2028	6.7% APRC	£1,995	3% until 31/08/2027 then 2% until 31/08/2028	AMSG
2 Year	4.91% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMSH
2 Year	5.36% fixed	31/08/2028	6.5% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSJ
3 Year	5.16% fixed	31/08/2029	6.4% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	AMSK
3 Year	5.36% fixed	31/08/2029	6.3% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	AMSL
5 Year	5.24% 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	AMSN
5 Year	5.41% 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	AMSP

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	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMSQ
5 Year	5.41% 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	AMSR

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.46% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSS
5 Year	5.59% 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	AMST

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	4.66% fixed	31/08/2028	6.6% APRC	£1,995	3% until 31/08/2027 then 2% until 31/08/2028	AMSU
2 Year	4.91% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMSV
2 Year	5.36% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSW
3 Year	5.16% fixed	31/08/2029	6.5% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	AMSX
3 Year	5.36% fixed	31/08/2029	6.5% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	AMSY
5 Year	5.24% 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	AMSZ
5 Year	5.41% 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	AMTA

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	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMTB
5 Year	5.41% 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	AMTC

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.46% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMTD
5 Year	5.59% 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	AMTE

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	4.91% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMTG
5 Year	4.92% 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	AMTH

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.98% fixed	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMTJ
5 Year	4.99% 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	AMTK

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	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMTL
5 Year	5.11% 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	AMTN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.35% fixed	31/08/2028	6.8% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMTP
5 Year	5.37% 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	AMTQ

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 - G