Product Switch Mortgages
Existing Customers

Bank of Ireland Group

- All the details on our rates are correct from 30/07/2026. 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	**4.56% fixed**	30/11/2028	**6.6% APRC**	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	ANZE
2 Year	**4.63% fixed**	30/11/2028	**6.6% APRC**	£995	3% until 30/11/2027 then 2% until 30/11/2028	ANZG
2 Year	**4.94% fixed**	30/11/2028	**6.6% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	ANZH
3 Year	**4.58% fixed**	30/11/2029	**6.3% APRC**	£995	3% until 30/11/2028 then 2% until 30/11/2029	ANZJ
3 Year	**4.84% fixed**	30/11/2029	**6.3% APRC**	£0	3% until 30/11/2028 then 2% until 30/11/2029	ANZK
5 Year	**4.69% fixed**	30/11/2031	**6.0% APRC**	£995	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	ANZL
5 Year	**4.82% fixed**	30/11/2031	**5.9% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	ANZN

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.

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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	**4.64% fixed**	30/11/2028	**6.7% APRC**	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	ANZP
2 Year	**4.69% fixed**	30/11/2028	**6.6% APRC**	£995	3% until 30/11/2027 then 2% until 30/11/2028	ANZQ
2 Year	**4.99% fixed**	30/11/2028	**6.6% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	ANZR
3 Year	**4.69% fixed**	30/11/2029	**6.4% APRC**	£995	3% until 30/11/2028 then 2% until 30/11/2029	ANZS
3 Year	**4.91% fixed**	30/11/2029	**6.4% APRC**	£0	3% until 30/11/2028 then 2% until 30/11/2029	ANZT
5 Year	**4.72% fixed**	30/11/2031	**6.0% APRC**	£995	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	ANZU
5 Year	**4.93% fixed**	30/11/2031	**6.0% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	ANZV

Standard Mortgages

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**4.86% fixed**	30/11/2028	**6.7% APRC**	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	ANZW
2 Year	**4.91% fixed**	30/11/2028	**6.7% APRC**	£995	3% until 30/11/2027 then 2% until 30/11/2028	ANZX
2 Year	**5.16% fixed**	30/11/2028	**6.6% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	ANZY
3 Year	**4.88% fixed**	30/11/2029	**6.5% APRC**	£995	3% until 30/11/2028 then 2% until 30/11/2029	ANZZ
3 Year	**5.11% fixed**	30/11/2029	**6.4% APRC**	£0	3% until 30/11/2028 then 2% until 30/11/2029	APAA
5 Year	**4.89% fixed**	30/11/2031	**6.1% APRC**	£995	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAB
5 Year	**5.02% fixed**	30/11/2031	**6.1% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAC

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**	30/11/2028	**6.7% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	APAD
5 Year	**5.22% fixed**	30/11/2031	**6.2% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAE

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	**4.99% fixed**	30/11/2028	**6.7% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	APAG
5 Year	**4.93% fixed**	30/11/2031	**6.2% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAH

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	**4.99% fixed**	30/11/2028	**6.5% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	APAJ
5 Year	**4.93% fixed**	30/11/2031	**5.8% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAK

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	**5.19% fixed**	30/11/2028	**6.2% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	APAN
5 Year	**5.13% fixed**	30/11/2031	**5.4% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAP

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	**4.57% fixed**	30/11/2028	**6.7% APRC**	£1,995	3% until 30/11/2027 then 2% until 30/11/2028	APAQ
2 Year	**4.66% fixed**	30/11/2028	**6.5% APRC**	£995	3% until 30/11/2027 then 2% until 30/11/2028	APAR
2 Year	**5.01% fixed**	30/11/2028	**6.4% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	APAS
3 Year	**4.96% fixed**	30/11/2029	**6.3% APRC**	£995	3% until 30/11/2028 then 2% until 30/11/2029	APAT
3 Year	**5.21% fixed**	30/11/2029	**6.2% APRC**	£0	3% until 30/11/2028 then 2% until 30/11/2029	APAU
5 Year	**5.04% fixed**	30/11/2031	**5.9% APRC**	£995	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAV
5 Year	**5.21% fixed**	30/11/2031	**5.9% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAW

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**	30/11/2028	**6.6% APRC**	£995	3% until 30/11/2027 then 2% until 30/11/2028	APAX
5 Year	**5.21% fixed**	30/11/2031	**6.1% APRC**	£995	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APAY

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**5.26% fixed**	30/11/2028	**6.5% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	APAZ
5 Year	**5.44% fixed**	30/11/2031	**6.0% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBA

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	4.57% fixed	30/11/2028	6.6% APRC	£1,995	3% until 30/11/2027 then 2% until 30/11/2028	APBB
2 Year	4.66% fixed	30/11/2028	6.6% APRC	£995	3% until 30/11/2027 then 2% until 30/11/2028	APBC
2 Year	5.01% fixed	30/11/2028	6.6% APRC	£0	3% until 30/11/2027 then 2% until 30/11/2028	APBD
3 Year	4.96% fixed	30/11/2029	6.4% APRC	£995	3% until 30/11/2028 then 2% until 30/11/2029	APBE
3 Year	5.21% fixed	30/11/2029	6.5% APRC	£0	3% until 30/11/2028 then 2% until 30/11/2029	APBG
5 Year	5.04% fixed	30/11/2031	6.1% APRC	£995	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBH
5 Year	5.21% fixed	30/11/2031	6.2% APRC	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBJ

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	30/11/2028	6.6% APRC	£995	3% until 30/11/2027 then 2% until 30/11/2028	APBK
5 Year	5.21% fixed	30/11/2031	6.2% APRC	£995	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.26% fixed	30/11/2028	6.7% APRC	£0	3% until 30/11/2027 then 2% until 30/11/2028	APBP
5 Year	5.44% fixed	30/11/2031	6.3% APRC	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBQ

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	**4.69% fixed**	30/11/2028	**6.6% APRC**	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	APBR
5 Year	**4.79% fixed**	30/11/2031	**6.1% APRC**	£1,495	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBS

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.74% fixed**	30/11/2028	**6.7% APRC**	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	APBT
5 Year	**4.86% fixed**	30/11/2031	**6.2% APRC**	£1,495	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBU

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**4.87% fixed**	30/11/2028	**6.7% APRC**	£1,495	3% until 30/11/2027 then 2% until 30/11/2028	APBV
5 Year	**4.98% fixed**	30/11/2031	**6.2% APRC**	£1,495	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBW

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	**5.25% fixed**	30/11/2028	**6.7% APRC**	£0	3% until 30/11/2027 then 2% until 30/11/2028	APBX
5 Year	**5.22% fixed**	30/11/2031	**6.3% APRC**	£0	4% until 30/11/2028 then 3% until 30/11/2030 then 2% until 30/11/2031	APBY

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