

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 31/03/2026. 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	31/05/2028	6.7% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMEY
2 Year	4.76% fixed	31/05/2028	6.7% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMEZ
2 Year	5.04% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFA
5 Year	5.06% fixed	31/05/2031	6.2% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFB
5 Year	5.16% fixed	31/05/2031	6.2% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFC

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	4.77% fixed	31/05/2028	6.7% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMFD
2 Year	4.82% fixed	31/05/2028	6.7% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMFE
2 Year	5.09% fixed	31/05/2028	6.7% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFG
3 Year	4.91% fixed	31/05/2029	6.5% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	AMFH
3 Year	5.09% fixed	31/05/2029	6.5% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	AMFJ
5 Year	5.12% fixed	31/05/2031	6.2% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFK
5 Year	5.23% fixed	31/05/2031	6.2% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFL

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	31/05/2028	6.8% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMFN
2 Year	4.94% fixed	31/05/2028	6.7% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMFP
2 Year	5.17% fixed	31/05/2028	6.7% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFQ
5 Year	5.22% fixed	31/05/2031	6.3% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFR
5 Year	5.28% fixed	31/05/2031	6.2% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFS

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	31/05/2028	6.7% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFT
5 Year	5.42% fixed	31/05/2031	6.3% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFU

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	31/05/2028	6.7% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFV
5 Year	5.23% fixed	31/05/2031	6.4% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFW

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	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFX
5 Year	5.23% fixed	31/05/2031	6.1% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFY

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	31/05/2028	6.3% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFZ
5 Year	5.43% 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	AMGA

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	4.71% fixed	31/05/2028	6.8% APRC	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	AMGB
2 Year	4.96% fixed	31/05/2028	6.6% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGC
2 Year	5.41% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGD
3 Year	5.21% fixed	31/05/2029	6.5% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	AMGE
3 Year	5.41% fixed	31/05/2029	6.4% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	AMGG
5 Year	5.39% fixed	31/05/2031	6.2% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGH
5 Year	5.56% fixed	31/05/2031	6.1% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGJ

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.11% fixed	31/05/2028	6.7% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGK
5 Year	5.51% fixed	31/05/2031	6.3% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGL

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.51% fixed	31/05/2028	6.6% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGN
5 Year	5.69% fixed	31/05/2031	6.2% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGP

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	4.71% fixed	31/05/2028	6.7% APRC	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	AMGQ
2 Year	4.96% fixed	31/05/2028	6.7% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGR
2 Year	5.41% fixed	31/05/2028	6.7% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGS
3 Year	5.21% fixed	31/05/2029	6.6% APRC	£995	3% until 31/05/2028 then 2% until 31/05/2029	AMGT
3 Year	5.41% fixed	31/05/2029	6.6% APRC	£0	3% until 31/05/2028 then 2% until 31/05/2029	AMGU
5 Year	5.39% fixed	31/05/2031	6.4% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGV
5 Year	5.56% fixed	31/05/2031	6.4% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGW

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.11% fixed	31/05/2028	6.7% APRC	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGX
5 Year	5.51% fixed	31/05/2031	6.4% APRC	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGY

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.51% fixed	31/05/2028	6.8% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGZ
5 Year	5.69% fixed	31/05/2031	6.5% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHA

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	31/05/2028	6.7% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMHB
5 Year	5.06% fixed	31/05/2031	6.3% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHC

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	31/05/2028	6.7% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMHD
5 Year	5.15% fixed	31/05/2031	6.3% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHE

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	31/05/2028	6.8% APRC	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMHG
5 Year	5.16% fixed	31/05/2031	6.3% APRC	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHH

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	31/05/2028	6.8% APRC	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMHJ
5 Year	5.42% fixed	31/05/2031	6.4% APRC	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHK

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