

Northern Ireland

Residential mortgage rates



For purchase and remortgage

Our residential mortgages cover a variety of options to help meet your needs including fixed or variable rates. We offer a range of features too such as no product fee to pay, Standard Valuation fee or legal fees paid by us and cashback paid to you following completion.

- All information correct as at 25/01/2023
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- After the initial fixed rate period, all our mortgages revert to the Bank of Ireland Standard Variable Rate (SVR), which is currently 6.59%, for the rest of the period
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Up to 60% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	4.49% fixed	30/04/2025	6.4% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£100,000	£1,500,000	6LW
2 Year	60%	4.62% fixed	30/04/2025	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£100,000	£1,500,000	6LX
2 Year	60%	5.15% fixed	31/03/2025	6.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2024 then 2% until 31/03/2025	£100,000	£1,500,000	6CA
5 Year	60%	4.29% fixed	30/04/2028	5.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,500,000	6LY
5 Year	60%	4.34% fixed	30/04/2028	5.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,500,000	6LZ
5 Year	60%	4.79% fixed	31/03/2028	5.9% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/03/2025 then 3% until 31/03/2027 then 2% until 31/03/2028	£100,000	£1,500,000	6CC

Representative example:

A mortgage of £270,000 payable over 13 years initially on a fixed rate for 5 years at 4.79% and then on our current variable rate of 6.59% for the remaining 8 years would require 60 monthly payments of £2,329 and 96 monthly payments of £2,490.

The total amount payable would be £378,956 made up of the loan amount plus interest (£108,746), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 5.6% APRC representative.

Please read in conjunction with our lending criteria

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Up to 75% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	75%	4.68% fixed	30/04/2025	6.4% APRC	£995	£250	No	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£100,000	£1,000,000	6MA
2 Year	75%	4.68% fixed	30/04/2025	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£100,000	£1,000,000	6MB
2 Year	75%	5.19% fixed	31/03/2025	6.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2024 then 2% until 31/03/2025	£100,000	£1,000,000	6CE
5 Year	75%	4.38% fixed	30/04/2028	5.9% APRC	£995	£250	No	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,000,000	6MC
5 Year	75%	4.38% fixed	30/04/2028	5.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,000,000	6MD
5 Year	75%	4.85% fixed	31/03/2028	5.9% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/03/2025 then 3% until 31/03/2027 then 2% until 31/03/2028	£100,000	£1,000,000	6CG

Representative example:

A mortgage of £86,000 payable over 10 years initially on a fixed rate for 2 years at 5.19% and then on our current variable rate of 6.59% for the remaining 8 years would require 24 monthly payments of £920 and 96 monthly payments of £969.

The total amount payable would be £115,342 made up of the loan amount plus interest (£29,132), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.3% APRC representative.

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Up to 85% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	85%	4.90% fixed	30/04/2025	6.5% APRC	£995	£250	No	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£750,000	6ME
2 Year	85%	4.90% fixed	30/04/2025	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£750,000	6MF
2 Year	85%	5.29% fixed	31/03/2025	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/03/2024 then 2% until 31/03/2025	£25,001	£750,000	6CJ
5 Year	85%	4.60% fixed	30/04/2028	6.0% APRC	£995	£250	No	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	6MG
5 Year	85%	4.60% fixed	30/04/2028	5.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	6MH
7 Year	85%	4.60% fixed	30/04/2030	5.8% APRC	£995	£250	No	Yes	• Capital Repayment	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£50,000	£750,000	6MJ

Representative example:

A mortgage of £167,500 payable over 30 years initially on a fixed rate for 5 years at 5.04% and then on our current variable rate of 6.59% for the remaining 25 years would require 60 monthly payments of £903 and 300 monthly payments of £1,048.

The total amount payable would be £368,750 made up of the loan amount plus interest (£201,040), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.2% APRC representative.

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Up to 90% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	90%	5.42% fixed	30/04/2025	6.6% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£500,000	6NJ
2 Year	90%	5.65% fixed	30/04/2025	6.6% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2024 then 2% until 30/04/2025	£100,000	£500,000	6NK
5 Year	90%	4.82% fixed	30/04/2028	6.0% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	6NL
6 Year	90%	4.92% fixed	30/04/2028	6.1% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£500,000	6NM
7 Year	90%	4.82% fixed	30/04/2030	5.8% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£25,001	£500,000	6NN

Representative example:

A mortgage of £138,125 payable over 25 years initially on a fixed rate for 5 years at 4.82% and then on our current variable rate of 6.59% for the remaining 20 years would require 60 monthly payments of £793 and 240 monthly payments of £916.

The total amount payable would be £267,645 made up of the loan amount plus interest (£129,310), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.0% APRC representative.

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Up to 85% Loan to Value Variable rate

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
Term	85%	6.59% variable	Term	6.8% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

Representative example:

A mortgage of £107,450 payable over 30 years on our standard variable rate for the mortgage term of 30 years at our current rate of 6.59% variable would require 360 monthly payments of £686.

The total amount payable would be £247,241 made up of the loan amount plus interest (£139,341), product fee (£0), valuation fee (£240), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.8% APRC representative.

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Northern Ireland

Buy to Let mortgage rates



For property investors

Our Buy to Let mortgages are designed for those looking to get into the property rental market.

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Up to 60% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	4.83% fixed	30/04/2025	6.5% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£750,000	6NZ
2 Year	60%	5.09% fixed	30/04/2025	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£750,000	6LP
5 Year	60%	4.79% fixed	30/04/2028	6.0% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	6PA
5 Year	60%	4.93% fixed	30/04/2028	6.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	6LR

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Please note we will assess your application against our current lending criteria. Please ask us for details.

Bank of Ireland UK does not provide any recommendation or advice in relation to Buy to Let mortgages

A 'receiver of rent' may be appointed and/or the property may be repossessed if you do not keep up repayments on your mortgage

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Up to 75% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	75%	5.14% fixed	30/04/2025	6.6% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£750,000	6PB
2 Year	75%	5.30% fixed	30/04/2025	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£750,000	6PC
2 Year	75%	5.30% fixed	30/04/2025	6.6% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2024 then 2% until 30/04/2025	£50,000	£750,000	6PD
2 Year	75%	5.69% fixed	30/04/2025	6.6% APRC	£0	£0	No	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2024 then 2% until 30/04/2025	£25,001	£750,000	6GQ
5 Year	75%	4.99% fixed	30/04/2028	6.1% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	6PE
5 Year	75%	5.10% fixed	30/04/2028	6.1% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	6PF
5 Year	75%	5.10% fixed	30/04/2028	6.2% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	6PG
5 Year	75%	5.29% fixed	30/04/2028	6.2% APRC	£0	£0	No	No	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	6GS

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