

Northern Ireland

Residential mortgage rates



For buyers and new customers switching from another lender

You can choose from a range of fixed or variable residential mortgage rates with different features to suit your needs. Some mortgages come with no product fee, cashback, or we might pay for a Standard Valuation or the standard legal fees.

- All the details on our rates are correct from 16/04/2025. 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%.
- You must pay a lending fee of £195 to take out a mortgage with us. You can delay paying this until you pay off the mortgage and close your account.
- All our fixed interest rates move onto our Standard Variable Rate (SVR) when the fixed period ends. **Our SVR is currently 7.64%.** 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.

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 (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	75%	4.64% fixed	30/06/2027	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGVT
2 Year	75%	4.74% fixed	30/06/2027	7.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGVU
3 Year	75%	4.64% fixed	30/06/2028	6.9% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£1,000,000	AGVV
3 Year	75%	4.70% fixed	30/06/2028	7.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£1,000,000	AGVW

Representative example:

A mortgage of £157,665 payable over 28 years initially on a fixed rate for 3 years at 4.59% and then on our current variable rate of 7.64% for the remaining 25 years would require 36 monthly payments of £832 and 302 monthly payments of £1,111.

The total amount payable would be £366,710 made up of the loan amount plus interest (£207,840), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.1% APRC representative.

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Up to 80% Loan to Value Fixed Rates - Purchase Only

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2 Year	80%	4.57% fixed	30/06/2027	7.3% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGTR
2 Year	80%	4.67% fixed	30/06/2027	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGTS
2 Year	80%	4.84% fixed	30/06/2027	7.2% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGTT
3 Year	80%	4.54% fixed	30/06/2028	6.9% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£1,000,000	AGYQ
3 Year	80%	4.64% fixed	30/06/2028	6.9% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£1,000,000	AGYR

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2 Year	80%	4.50% fixed	30/06/2027	7.4% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGTX
2 Year	80%	4.59% fixed	30/06/2027	7.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGVX
2 Year	80%	4.74% fixed	30/06/2027	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGTY
2 Year	80%	4.84% fixed	30/06/2027	7.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	AGVY
3 Year	80%	4.59% fixed	30/06/2028	7.1% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£1,000,000	AGVZ
3 Year	80%	4.67% fixed	30/06/2028	6.9% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£1,000,000	AGWA
3 Year	80%	4.76% fixed	30/06/2028	7.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£1,000,000	AGTZ

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2 Year	85%	4.62% fixed	30/06/2027	7.3% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	AGWB
2 Year	85%	4.75% fixed	30/06/2027	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	AGWC
3 Year	85%	4.61% fixed	30/06/2028	6.9% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£750,000	AGYS
3 Year	85%	4.72% fixed	30/06/2028	6.9% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£750,000	AGYT
5 Year	85%	4.40% fixed	30/06/2030	6.3% APRC	£495	£300	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYU
5 Year	85%	4.46% fixed	30/06/2030	6.3% APRC	£0	£300	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYV

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2 Year	85%	4.64% fixed	30/06/2027	7.3% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	AGWD
2 Year	85%	4.73% fixed	30/06/2027	7.3% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	AGWE
2 Year	85%	4.79% fixed	30/06/2027	7.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	AGYW
2 Year	85%	4.94% fixed	30/06/2027	7.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	AGYX
3 Year	85%	4.69% fixed	30/06/2028	7.1% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£750,000	AGWJ
3 Year	85%	4.75% fixed	30/06/2028	7.0% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£750,000	AGWK
3 Year	85%	4.80% fixed	30/06/2028	7.1% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£750,000	AGUG
3 Year	85%	4.89% fixed	30/06/2028	7.1% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£750,000	AGUH

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5 Year	85%	4.39% fixed	30/06/2030	6.4% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYY
5 Year	85%	4.41% fixed	30/06/2030	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYZ
5 Year	85%	4.52% fixed	30/06/2030	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYD
5 Year	85%	4.59% fixed	30/06/2030	6.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYE
7 Year	85%	4.70% fixed	30/06/2032	6.4% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2029 then 3% until 30/06/2031 then 2% until 30/06/2032	£100,000	£750,000	AGUJ

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5 Year	85%	4.94% fixed	30/06/2030	6.6% APRC	£995	£3,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£300,000	£750,000	AGXD

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2 Year	89%	4.85% fixed	30/06/2027	7.3% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£500,000	AGWP
2 Year	89%	4.94% fixed	30/06/2027	7.4% APRC	£995	£500	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£500,000	AGWQ

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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 (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	90%	5.07% fixed	31/05/2027	7.3% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£25,001	£500,000	AGNN
2 Year	90%	5.17% fixed	30/06/2027	7.3% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£500,000	AGWR
3 Year	90%	4.93% fixed	30/06/2028	7.0% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£500,000	AGZA
3 Year	90%	5.04% fixed	30/06/2028	7.0% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£100,000	£500,000	AGZB
5 Year	90%	4.65% fixed	30/06/2030	6.4% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£500,000	AGYG
5 Year	90%	4.74% fixed	30/06/2030	6.4% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£500,000	AGYH
7 Year	90%	4.89% fixed	30/06/2032	6.1% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2029 then 3% until 30/06/2031 then 2% until 30/06/2032	£25,001	£500,000	AGUN

Please read along with our lending policy.

Your home may be repossessed if you do not keep up repayments on your mortgage.

To find out more call us today on 0800 169 0082# or apply online.

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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 (This link will open a new window) (www.fca.org.uk) or by contacting the FCA on 0800 111 6768. Registered in England & Wales. Registered Number: 7022885. Registered Office: 45 Gresham Street, London, EC2V 7EH.

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Northern Ireland

Residential mortgage rates



For buyers and new customers switching from another lender

You can choose from a range of fixed or variable residential mortgage rates with different features to suit your needs. Some mortgages come with no product fee, cashback, or we might pay for a Standard Valuation or the standard legal fees.

- All the details on our rates are correct from 16/04/2025. 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%.
- You must pay a lending fee of £195 to take out a mortgage with us. You can delay paying this until you pay off the mortgage and close your account.
- All our fixed interest rates move onto our Standard Variable Rate (SVR) when the fixed period ends. **Our SVR is currently 7.64%.** 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.

Up to 90% Loan to Value Fixed Rates - First Time Buyer Only

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 (ERC)	Minimum Loan	Maximum Loan	Code
5 Year	90%	5.12% fixed	30/06/2030	6.6% APRC	£0	£1,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£500,000	AGXE
5 Year	90%	5.12% fixed	30/06/2030	6.6% APRC	£0	£2,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£200,000	£500,000	AGXG
5 Year	90%	5.12% fixed	30/06/2030	6.6% APRC	£0	£3,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£300,000	£500,000	AGXH

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Northern Ireland

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- 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%.
- You must pay a lending fee of £195 to take out a mortgage with us. You can delay paying this until you pay off the mortgage and close your account.
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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 (ERC)	Minimum Loan	Maximum Loan	Code
Term	85%	7.64% variable	Term	8.0% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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Northern Ireland

Buy to Let mortgage rates



For property investors

Our Buy to Let mortgages are for customers looking to get into the property rental market or wanting to switch from another lender. You can choose from a range of fixed or variable residential mortgage rates with different features to suit your needs. Some mortgages come with no product fee, cashback, or we might pay for a Standard Valuation or the standard legal fees.

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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 (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	60%	4.32% fixed	31/07/2027	7.3% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£50,000	£750,000	AHBL
2 Year	60%	4.47% fixed	31/07/2027	6.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£25,001	£750,000	AHBN
3 Year	60%	4.43% fixed	31/07/2028	7.0% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£50,000	£750,000	AHBP
3 Year	60%	4.54% fixed	31/07/2028	6.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBQ

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Northern Ireland

Buy to Let mortgage rates



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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 (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	75%	4.47% fixed	31/07/2027	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£25,001	£750,000	AHBR
2 Year	75%	4.47% fixed	31/07/2027	7.3% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£50,000	£750,000	AHBS
2 Year	75%	4.64% fixed	31/07/2027	6.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£25,001	£750,000	AHBT
3 Year	75%	4.49% fixed	31/07/2028	6.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBU
3 Year	75%	4.52% fixed	31/07/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBV
3 Year	75%	4.52% fixed	31/07/2028	7.1% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£50,000	£750,000	AHBW
3 Year	75%	4.64% fixed	31/07/2028	6.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBX
3 Year	75%	4.73% fixed	31/07/2028	7.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBY
5 Year	75%	4.80% fixed	30/06/2030	6.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£750,000	AGVE
5 Year	75%	4.85% fixed	30/06/2030	6.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£750,000	AGVG
5 Year	75%	4.90% fixed	30/06/2030	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£750,000	AGVH

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