Northern Ireland
Residential mortgage rates

Bank of Ireland UK

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 28/10/2025. Our rates are the same online as over the phone and 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 7.19%**. 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 six months before your current deal ends.

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%	**3.99% fixed**	29/02/2028	**6.7% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,500,000	AJZS
2 Year	60%	**4.18% fixed**	29/02/2028	**6.7% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,500,000	AJZT

Representative example:

A mortgage of £157,665 payable over 28 years initially on a fixed rate for 3 years at 4.29% and then on our current variable rate of 7.19% for the remaining 25 years would require 36 monthly payments of £804 and 302 monthly payments of £1,065.

The total amount payable would be £351,677 made up of the loan amount plus interest (£192,807), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.7% APRC representative.

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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%	**4.04% fixed**	29/02/2028	**6.8% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJXY
2 Year	75%	**4.09% fixed**	29/02/2028	**6.7% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJZU
2 Year	75%	**4.19% fixed**	29/02/2028	**6.8% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJXZ
2 Year	75%	**4.29% fixed**	29/02/2028	**6.8% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJYA

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3 Year	75%	**4.15% fixed**	28/02/2029	**6.6% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AJZV
3 Year	75%	**4.19% fixed**	28/02/2029	**6.4% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AJZW
3 Year	75%	**4.24% fixed**	28/02/2029	**6.5% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AJZX

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80% Loan to Value Fixed Rates - Purchase 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
2 Year	80%	**4.20% fixed**	29/02/2028	**6.7% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AJYB
2 Year	80%	**4.34% fixed**	29/02/2028	**6.7% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AJYC
3 Year	80%	**4.39% fixed**	28/02/2029	**6.4% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AJXD

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2 Year	80%	**4.07% fixed**	29/02/2028	**6.8% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJYD
2 Year	80%	**4.10% fixed**	29/02/2028	**6.8% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AJYE
2 Year	80%	**4.15% fixed**	29/02/2028	**6.7% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AJYG
2 Year	80%	**4.22% fixed**	29/02/2028	**6.7% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AJYH
2 Year	80%	**4.34% fixed**	29/02/2028	**6.8% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJYJ

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3 Year	80%	**4.22% fixed**	28/02/2029	**6.6% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,000,000	AJXE
3 Year	80%	**4.28% fixed**	28/02/2029	**6.4% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AJXG
3 Year	80%	**4.39% fixed**	28/02/2029	**6.6% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AJXH
5 Year	80%	**4.25% fixed**	28/02/2031	**6.1% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£1,000,000	AJZY
5 Year	80%	**4.31% fixed**	28/02/2031	**6.1% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£1,000,000	AJZZ

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2 Year	85%	**4.05% fixed**	29/02/2028	**6.8% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKAA
2 Year	85%	**4.11% fixed**	29/02/2028	**6.7% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKAB
2 Year	85%	**4.24% fixed**	29/02/2028	**6.7% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AJYK
2 Year	85%	**4.37% fixed**	29/02/2028	**6.7% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AJYL

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3 Year	85%	**4.14% fixed**	28/02/2029	**6.5% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAC
3 Year	85%	**4.22% fixed**	28/02/2029	**6.5% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAD
3 Year	85%	**4.30% fixed**	28/02/2029	**6.4% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAE
3 Year	85%	**4.42% fixed**	28/02/2029	**6.4% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AJXJ
5 Year	85%	**4.52% fixed**	28/02/2031	**6.1% APRC**	£995	£1,500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£750,000	AKAG
5 Year	85%	**4.60% fixed**	28/02/2031	**6.2% APRC**	£995	£3,000	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£250,000	£750,000	AKAH

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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 (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	85%	**4.09% fixed**	29/02/2028	**6.8% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKAJ
2 Year	85%	**4.17% fixed**	29/02/2028	**6.8% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKAK
2 Year	85%	**4.26% fixed**	29/02/2028	**6.8% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AJYN
2 Year	85%	**4.40% fixed**	29/02/2028	**6.8% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AJYP
3 Year	85%	**4.18% fixed**	28/02/2029	**6.5% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAL
3 Year	85%	**4.25% fixed**	28/02/2029	**6.5% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAN
3 Year	85%	**4.30% fixed**	28/02/2029	**6.6% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAP
3 Year	85%	**4.42% fixed**	28/02/2029	**6.6% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AJXK

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NI281025 28/10/2025 15023250801j

Northern Ireland
Residential mortgage rates

Bank of Ireland UK

For buyers and new customers switching from another lender

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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 (ERC)	Minimum Loan	Maximum Loan	Code
5 Year	85%	**4.30% fixed**	28/02/2031	**6.1% APRC**	£1,495	£500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£50,000	£750,000	AJYQ
5 Year	85%	**4.34% fixed**	28/02/2031	**6.2% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AJYR
5 Year	85%	**4.36% fixed**	28/02/2031	**6.2% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AJYS
5 Year	85%	**4.40% fixed**	28/02/2031	**6.2% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AJYT
7 Year	85%	**4.44% fixed**	28/02/2033	**6.0% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2030 then 3% until 29/02/2032 then 2% until 28/02/2033	£25,001	£750,000	AKAQ

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Northern Ireland
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Bank of Ireland UK

For buyers purchasing a property

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89% Loan to Value Fixed Rates - Purchase 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
2 Year	89%	**4.29% fixed**	31/12/2027	**6.8% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£500,000	AJWZ
2 Year	89%	**4.35% fixed**	31/12/2027	**6.9% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£500,000	AJXA

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90% Loan to Value Fixed Rates - Purchase 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%	**4.75% fixed**	28/02/2031	**6.1% APRC**	£0	£1,500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£500,000	AKAR
5 Year	90%	**4.75% fixed**	28/02/2031	**6.1% APRC**	£0	£3,000	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£250,000	£500,000	AKAS

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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%	**4.44% fixed**	31/12/2027	**6.7% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£500,000	AJXB
2 Year	90%	**4.49% fixed**	29/02/2028	**6.8% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£500,000	AJXN
2 Year	90%	**4.59% fixed**	31/12/2027	**6.8% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£500,000	AJXC
3 Year	90%	**4.50% fixed**	31/12/2028	**6.5% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£500,000	AJQL
3 Year	90%	**4.59% fixed**	31/12/2028	**6.5% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£500,000	AJQN
5 Year	90%	**4.45% fixed**	28/02/2031	**6.0% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£500,000	AJYU
5 Year	90%	**4.51% fixed**	28/02/2031	**6.0% APRC**	£0	£500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£50,000	£500,000	AJYV
7 Year	90%	**4.55% fixed**	28/02/2033	**5.7% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 28/02/2030 then 3% until 29/02/2032 then 2% until 28/02/2033	£25,001	£500,000	AKAT

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Northern Ireland
Residential mortgage rates

Bank of Ireland UK

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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%	**7.19% variable**	Term	**7.5% APRC**	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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Northern Ireland
Buy to Let mortgage rates

Bank of Ireland UK

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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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%	4.25% fixed	31/12/2027	6.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	AJUE
2 Year	60%	4.39% fixed	31/12/2027	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUG
2 Year	60%	4.52% fixed	31/12/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUH
3 Year	60%	4.54% fixed	31/12/2028	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUJ
5 Year	60%	4.54% fixed	31/12/2030	5.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUK
5 Year	60%	4.59% fixed	31/12/2030	5.7% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUL
5 Year	60%	4.64% fixed	31/12/2030	6.2% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUN

Please read in conjunction with our lending criteria
Please be aware we don't give recommendations on our Buy to Let mortgages

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75% Loan to Value Fixed Rates

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2 Year	75%	4.30% fixed	31/12/2027	6.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUP
2 Year	75%	4.30% fixed	31/12/2027	6.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	AJUQ
2 Year	75%	4.44% fixed	31/12/2027	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUR
2 Year	75%	4.55% fixed	31/12/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUS
3 Year	75%	4.50% fixed	31/12/2028	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUT
3 Year	75%	4.59% fixed	31/12/2028	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUU
3 Year	75%	4.68% fixed	31/12/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUV

Please read in conjunction with our lending criteria
Please be aware we don't give recommendations on our Buy to Let mortgages

Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.

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

To find out more call us today on 0800 169 0082#

 # To call using text Relay, dial 18001 0800 169 0082 using a textphone or the Relay UK app. All calls will be recorded for training and monitoring purposes. Lines open 9am to 6pm Monday to Friday. We're closed on Bank Holidays.

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Northern Ireland
Buy to Let mortgage rates

Bank of Ireland UK

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.

- All the details on our rates are correct from 28/10/2025. Our rates are the same online as over the phone and 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 7.19%**. 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 six months before your current deal ends.

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
5 Year	75%	**4.59% fixed**	31/12/2030	**5.9% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUW
5 Year	75%	**4.64% fixed**	31/12/2030	**5.7% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUX
5 Year	75%	**4.69% fixed**	31/12/2030	**6.3% APRC**	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUY

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