# 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.

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- 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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## 75% Loan to Value Fixed Rates

*For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

| Term | LTV | Rate | End Date | Overall Cost for Comparison | Product Fee | Cashback | Standard Legals Fees Paid by Lender | Standard Valuation Fee Paid by Lender | Repayment basis | Early Repayment Charge | Min Loan | Max Loan | Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 Year | 75% | 4.79% fixed | 31/12/2028 | 6.8% APRC | £1,495 | £0 | Remortgage Only | Yes | • Capital Repayment<br>• Part & Part*<br>• Interest Only* | 3% until 31/12/2027 then 2% until 31/12/2028 | £25,001 | £1,000,000 | APJU |
| 2 Year | 75% | 4.96% fixed | 31/12/2028 | 6.8% APRC | £495 | £300 | No | Yes | • Capital Repayment<br>• Part & Part*<br>• Interest Only* | 3% until 31/12/2027 then 2% until 31/12/2028 | £50,000 | £1,000,000 | APJV |
| 3 Year | 75% | 4.86% fixed | 31/12/2029 | 6.6% APRC | £1,495 | £0 | Remortgage Only | Yes | • Capital Repayment<br>• Part & Part*<br>• Interest Only* | 3% until 31/12/2028 then 2% until 31/12/2029 | £25,001 | £1,000,000 | APJW |
| 3 Year | 75% | 4.99% fixed | 31/12/2029 | 6.6% APRC | £495 | £300 | No | Yes | • Capital Repayment<br>• Part & Part*<br>• Interest Only* | 3% until 31/12/2028 then 2% until 31/12/2029 | £50,000 | £1,000,000 | APJX |

Representative example:

A mortgage of £168,857 payable over 25 years initially on a fixed rate for 2 years at 4.44% and then on our current variable rate of 6.94% for the remaining 23 years would require 24 monthly payments of £933 and 276 monthly payments of £1,170.

The total amount payable would be £347,062 made up of the loan amount plus interest (£176,500), product fee (£1,495), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.7% APRC representative.

Please read along with our lending criteria

## Need documents in large print, Braille, audio, screen reader format, or on coloured paper? Just let us know.

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 Year | 75% | **4.95% fixed** | 31/12/2031 | **6.3% APRC** | £1,495 | £0 | Remortgage Only | Yes | • Capital Repayment<br>• Part & Part*<br>• Interest Only* | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £25,001 | £1,000,000 | APJY |
| 5 Year | 75% | **5.04% fixed** | 31/12/2031 | **6.4% APRC** | £495 | £300 | No | Yes | • Capital Repayment<br>• Part & Part*<br>• Interest Only* | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £50,000 | £1,000,000 | APJZ |

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## 85% Loan to Value Fixed Rates

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 Year | 85% | 4.89% fixed | 31/12/2028 | 6.8% APRC | £1,495 | £0 | Remortgage Only | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £25,001 | £750,000 | APKA |
| 2 Year | 85% | 4.95% fixed | 31/12/2028 | 6.8% APRC | £995 | £300 | No | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £50,000 | £750,000 | APKB |
| 2 Year | 85% | 5.04% fixed | 31/12/2028 | 6.8% APRC | £495 | £0 | Remortgage Only | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £25,001 | £750,000 | APKC |
| 2 Year | 85% | 5.19% fixed | 31/12/2028 | 6.8% APRC | £0 | £300 | No | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £50,000 | £750,000 | APKD |
| 3 Year | 85% | 4.95% fixed | 31/12/2029 | 6.6% APRC | £1,495 | £0 | Remortgage Only | Yes | • Capital Repayment | 3% until 31/12/2028 then 2% until 31/12/2029 | £25,001 | £750,000 | APKE |
| 3 Year | 85% | 5.00% fixed | 31/12/2029 | 6.7% APRC | £995 | £300 | No | Yes | • Capital Repayment | 3% until 31/12/2028 then 2% until 31/12/2029 | £50,000 | £750,000 | APKG |
| 3 Year | 85% | 5.10% fixed | 31/12/2029 | 6.6% APRC | £495 | £0 | Remortgage Only | Yes | • Capital Repayment | 3% until 31/12/2028 then 2% until 31/12/2029 | £25,001 | £750,000 | APKH |

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## 85% Loan to Value Fixed Rates

| Term | LTV | Rate | End Date | Overall Cost for Comparison | Product Fee | Cashback | Standard Legals Fees Paid by Lender | Standard Valuation Fee Paid by Lender | Repayment basis | Early Repayment Charge | Min Loan | Max Loan | Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 Year | 85% | **5.02% fixed** | 31/12/2031 | **6.4% APRC** | £1,495 | £0 | Remortgage Only | Yes | • Capital Repayment | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £25,001 | £750,000 | APKJ |
| 5 Year | 85% | **5.09% fixed** | 31/12/2031 | **6.4% APRC** | £995 | £300 | No | Yes | • Capital Repayment | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £50,000 | £750,000 | APKK |
| 5 Year | 85% | **5.14% fixed** | 31/12/2031 | **6.4% APRC** | £495 | £0 | Remortgage Only | Yes | • Capital Repayment | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £25,001 | £750,000 | APKL |

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# Northern Ireland
## Residential mortgage rates

Bank of Ireland UK

## For buyers purchasing a property

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## 90% Loan to Value Fixed Rates - Purchase Only

Available for purchases only

| Term | LTV | Rate | End Date | Overall Cost for Comparison | Product Fee | Cashback | Standard Legals Fees Paid by Lender | Standard Valuation Fee Paid by Lender | Repayment basis | Early Repayment Charge | Min Loan | Max Loan | Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 Year | 90% | 5.11% fixed | 31/12/2028 | 6.8% APRC | £0 | £0 | No | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £25,001 | £500,000 | APKP |
| 5 Year | 90% | 5.19% fixed | 31/12/2031 | 6.4% APRC | £0 | £0 | No | Yes | • Capital Repayment | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £25,001 | £500,000 | APKV |

## 90% Loan to Value Fixed Rates - New Build Purchase Only

| Term | LTV | Rate | End Date | Overall Cost for Comparison | Product Fee | Cashback | Standard Legals Fees Paid by Lender | Standard Valuation Fee Paid by Lender | Repayment basis | Early Repayment Charge | Min Loan | Max Loan | Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 Year | 90% | 5.09% fixed | 31/12/2028 | 6.8% APRC | £0 | £0 | No | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £25,001 | £500,000 | APKN |
| 5 Year | 90% | 5.15% fixed | 31/12/2031 | 6.4% APRC | £0 | £0 | No | Yes | • Capital Repayment | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £25,001 | £500,000 | APKU |

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### 90% Loan to Value Fixed Rates

| Term | LTV | Rate | End Date | Overall Cost for Comparison | Product Fee | Cashback | Standard Legals Fees Paid by Lender | Standard Valuation Fee Paid by Lender | Repayment basis | Early Repayment Charge | Min Loan | Max Loan | Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 Year | 90% | **5.29% fixed** | 31/12/2028 | **6.8% APRC** | £0 | £0 | Remortgage Only | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £25,001 | £500,000 | APKQ |
| 2 Year | 90% | **5.40% fixed** | 31/12/2028 | **6.8% APRC** | £0 | £500 | No | Yes | • Capital Repayment | 3% until 31/12/2027 then 2% until 31/12/2028 | £50,000 | £500,000 | APKR |
| 3 Year | 90% | **5.22% fixed** | 31/12/2029 | **6.7% APRC** | £0 | £0 | No | Yes | • Capital Repayment | 3% until 31/12/2028 then 2% until 31/12/2029 | £25,001 | £500,000 | APKS |
| 3 Year | 90% | **5.27% fixed** | 31/12/2029 | **6.6% APRC** | £0 | £0 | Remortgage Only | Yes | • Capital Repayment | 3% until 31/12/2028 then 2% until 31/12/2029 | £25,001 | £500,000 | APKT |
| 5 Year | 90% | **5.24% fixed** | 31/12/2031 | **6.4% APRC** | £0 | £0 | Remortgage Only | Yes | • Capital Repayment | 4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031 | £25,001 | £500,000 | APKW |

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## 85% Loan to Value Variable Rates

**Standard Variable Rate which is currently 6.94%, for the entire mortgage term**

| Term | LTV | Rate | End Date | Overall Cost for Comparison | Product Fee | Cashback | Standard Legals Fees Paid by Lender | Standard Valuation Fee Paid by Lender | Repayment basis | Early Repayment Charge | Min Loan | Max Loan | Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Term | 85% | **6.94% variable** | Term | **7.2% 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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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 Year | 75% | **4.74% fixed** | 31/10/2028 | **6.8% APRC** | £995 | £300 | No | Yes | • Capital Repayment • Part & Part • Interest Only | 3% until 31/10/2027 then 2% until 31/10/2028 | £50,000 | £750,000 | ANNA |
| 2 Year | 75% | **4.98% fixed** | 31/10/2028 | **6.7% APRC** | £0 | £0 | No | Yes | • Capital Repayment • Part & Part • Interest Only | 3% until 31/10/2027 then 2% until 31/10/2028 | £25,001 | £750,000 | ANNB |
| 3 Year | 75% | **4.88% fixed** | 31/10/2029 | **6.6% APRC** | £995 | £300 | No | Yes | • Capital Repayment • Part & Part • Interest Only | 3% until 31/10/2028 then 2% until 31/10/2029 | £50,000 | £750,000 | ANNC |
| 5 Year | 75% | **4.97% fixed** | 31/10/2031 | **6.2% APRC** | £995 | £0 | Remortgage Only | Yes | • Capital Repayment • Part & Part • Interest Only | 4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031 | £25,001 | £750,000 | ANXQ |
| 5 Year | 75% | **5.07% fixed** | 31/10/2031 | **6.3% APRC** | £0 | £0 | No | Yes | • Capital Repayment • Part & Part • Interest Only | 4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031 | £25,001 | £750,000 | ANXR |

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**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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