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.
- 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.

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%	4.94% fixed	31/12/2028	6.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£1,000,000	APNQ
2 Year	75%	5.11% fixed	31/12/2028	6.8% APRC	£495	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£1,000,000	APNR
3 Year	75%	4.99% fixed	31/12/2029	6.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/12/2028 then 2% until 31/12/2029	£25,001	£1,000,000	APNS
3 Year	75%	5.13% fixed	31/12/2029	6.7% APRC	£495	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/12/2028 then 2% until 31/12/2029	£50,000	£1,000,000	APNT
5 Year	75%	5.07% fixed	31/12/2031	6.4% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	£25,001	£1,000,000	APNU
5 Year	75%	5.16% fixed	31/12/2031	6.4% APRC	£495	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	£50,000	£1,000,000	APNV

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.

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85% Loan to Value Fixed Rates

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2 Year	85%	5.06% 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	APNW
2 Year	85%	5.12% 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	APNX
2 Year	85%	5.21% 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	APNY
2 Year	85%	5.36% 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	APNZ
3 Year	85%	5.11% fixed	31/12/2029	6.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	£25,001	£750,000	APPA
3 Year	85%	5.16% 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	APPB
3 Year	85%	5.26% fixed	31/12/2029	6.7% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	£25,001	£750,000	APPC

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85% Loan to Value Fixed Rates

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5 Year	85%	**5.15% 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	APPD
5 Year	85%	**5.22% fixed**	31/12/2031	**6.5% 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	APPE
5 Year	85%	**5.27% 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	APPG

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Northern Ireland
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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%	**5.24% 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	APPJ
5 Year	90%	**5.31% 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	APPR

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%	**5.22% 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	APPH
5 Year	90%	**5.28% 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	APPQ

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90% Loan to Value Fixed Rates

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2 Year	90%	**5.42% 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	APPK
2 Year	90%	**5.53% fixed**	31/12/2028	**6.9% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£500,000	APPL
3 Year	90%	**5.34% 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	APPN
3 Year	90%	**5.38% fixed**	31/12/2029	**6.7% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	£25,001	£500,000	APPP
5 Year	90%	**5.39% 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	APPS

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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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75% Loan to Value Fixed Rates

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2 Year	75%	**5.07% fixed**	31/12/2028	**6.9% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£750,000	APQQ
2 Year	75%	**5.31% fixed**	31/12/2028	**6.8% 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	APQR
3 Year	75%	**5.21% fixed**	31/12/2029	**6.7% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2028 then 2% until 31/12/2029	£50,000	£750,000	APQS
5 Year	75%	**5.29% fixed**	31/12/2031	**6.3% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	£25,001	£750,000	APQT
5 Year	75%	**5.39% fixed**	31/12/2031	**6.4% APRC**	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	£25,001	£750,000	APQU

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