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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- 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.

60% 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	60%	**4.54% fixed**	31/12/2028	**6.7% 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	£1,500,000	APFN
2 Year	60%	**4.62% fixed**	31/12/2028	**6.7% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£1,500,000	APFP
2 Year	60%	**4.71% fixed**	31/12/2028	**6.7% 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	£1,500,000	APGE
3 Year	60%	**4.60% fixed**	31/12/2029	**6.5% 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	£1,500,000	APFQ
3 Year	60%	**4.65% fixed**	31/12/2029	**6.5% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2028 then 2% until 31/12/2029	£50,000	£1,500,000	APFR

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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3 Year	60%	**4.74% fixed**	31/12/2029	**6.5% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2028 then 2% until 31/12/2029	£25,001	£1,500,000	APGG
5 Year	60%	**4.69% fixed**	31/12/2031	**6.2% 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	£1,500,000	APFS
5 Year	60%	**4.73% fixed**	31/12/2031	**6.3% APRC**	£995	£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	£1,500,000	APFT

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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%	4.59% fixed	31/12/2028	6.7% 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	APFU
2 Year	75%	4.67% fixed	31/12/2028	6.7% APRC	£995	£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	APFV
2 Year	75%	4.76% fixed	31/12/2028	6.7% 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	£1,000,000	APGH
3 Year	75%	4.66% fixed	31/12/2029	6.5% 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	APFW
3 Year	75%	4.74% fixed	31/12/2029	6.6% APRC	£995	£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	APFX
3 Year	75%	4.79% fixed	31/12/2029	6.5% APRC	£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	APGJ
5 Year	75%	4.72% fixed	31/12/2031	6.2% 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	APFY
5 Year	75%	4.76% fixed	31/12/2031	6.3% APRC	£995	£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	APFZ

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85% 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	85%	4.67% fixed	31/12/2028	6.8% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	APDT
2 Year	85%	4.75% fixed	31/12/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£750,000	APDU
2 Year	85%	4.84% fixed	31/12/2028	6.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£750,000	APGK
3 Year	85%	4.79% fixed	31/12/2029	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	£25,001	£750,000	APDV
3 Year	85%	4.85% fixed	31/12/2029	6.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	£50,000	£750,000	APDW
3 Year	85%	4.90% fixed	31/12/2029	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	£50,000	£750,000	APGN
5 Year	85%	4.76% fixed	31/12/2031	6.3% APRC	£1,495	£0	No	Yes	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	£25,001	£750,000	APDX
5 Year	85%	4.80% fixed	31/12/2031	6.3% 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	APDY

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2 Year	85%	4.79% 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	APDZ
2 Year	85%	4.85% 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	APEA
2 Year	85%	4.94% fixed	31/12/2028	6.7% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	APGL
3 Year	85%	4.85% 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	APEB
3 Year	85%	4.90% fixed	31/10/2029	6.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£50,000	£750,000	ANYG
3 Year	85%	5.00% 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	APGP
5 Year	85%	4.89% fixed	31/12/2031	6.3% 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	APEC
5 Year	85%	4.95% fixed	31/12/2031	6.3% 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	APED
5 Year	85%	4.98% fixed	31/12/2031	6.3% 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	APGQ

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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%	4.98% fixed	31/12/2028	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£500,000	APEH
5 Year	90%	4.94% fixed	31/12/2031	6.3% 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	APEJ

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%	4.94% fixed	31/12/2028	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£500,000	APEE
5 Year	90%	4.90% fixed	31/12/2031	6.3% 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	APEG

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2 Year	90%	**5.19% 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	APGA
2 Year	90%	**5.40% fixed**	31/10/2028	**6.8% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£500,000	ANYK
3 Year	90%	**5.10% fixed**	31/12/2029	**6.6% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	£25,001	£500,000	APEK
3 Year	90%	**5.29% fixed**	31/10/2029	**6.7% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£50,000	£500,000	ANYN
5 Year	90%	**5.09% fixed**	31/12/2031	**6.3% 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	APGB
5 Year	90%	**5.20% fixed**	31/10/2031	**6.4% APRC**	£0	£500	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£500,000	ANYP

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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.

- All the details on our rates are correct from 24/08/2026. 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 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.

60% 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	60%	**4.69% fixed**	31/10/2028	**6.7% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£750,000	ANXK
2 Year	60%	**5.14% fixed**	31/10/2028	**6.7% APRC**	£0	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANXL
3 Year	60%	**4.78% 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	ANMX
5 Year	60%	**4.92% fixed**	31/10/2031	**6.1% 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	ANXN
5 Year	60%	**5.08% fixed**	31/10/2031	**6.3% APRC**	£0	£300	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	£50,000	£750,000	ANXP

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.

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.

Northern Ireland
Buy to Let mortgage rates

Bank of Ireland UK

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75% 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	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	**6.2% 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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