

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 27/10/2026. 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.

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%	5.17% fixed	31/01/2029	6.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£1,000,000	AQNZ
2 Year	75%	5.39% fixed	31/01/2029	6.9% APRC	£495	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£1,000,000	AQEX
3 Year	75%	5.14% 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	APVR
3 Year	75%	5.28% 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	APVS
5 Year	75%	5.22% fixed	31/12/2031	6.5% 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	APVT
5 Year	75%	5.30% fixed	31/12/2031	6.5% 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	APVU

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.

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#**

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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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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%	5.19% fixed	31/01/2029	6.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	AQPB
2 Year	85%	5.25% fixed	31/01/2029	6.9% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	AQPC
2 Year	85%	5.40% fixed	31/01/2029	6.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	AQPD
2 Year	85%	5.55% fixed	31/01/2029	6.9% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	AQPE
3 Year	85%	5.21% 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	APVZ
3 Year	85%	5.26% 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	APWA
3 Year	85%	5.36% 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	APWB

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5 Year	85%	5.25% fixed	31/12/2031	6.5% 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	APWC
5 Year	85%	5.32% 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	APWD
5 Year	85%	5.37% fixed	31/12/2031	6.5% 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	APWE

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For buyers purchasing a property

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85% 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	85%	5.15% fixed	31/01/2029	6.9% APRC	£1,495	£300	No	Yes	* Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	AQPA

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2 Year	90%	5.49% fixed	31/01/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£500,000	AQPH
5 Year	90%	5.41% fixed	31/12/2031	6.5% 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	APWQ

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%	5.47% fixed	31/01/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£500,000	AQPG
5 Year	90%	5.38% fixed	31/12/2031	6.5% 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	APWP

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2 Year	90%	5.64% fixed	31/01/2029	6.9% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£500,000	AQPJ
2 Year	90%	5.75% fixed	31/01/2029	6.9% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£500,000	AQPK
3 Year	90%	5.44% 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	APWL
3 Year	90%	5.48% 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	APWN
5 Year	90%	5.49% fixed	31/12/2031	6.5% 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	APWR

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Northern Ireland

Residential mortgage rates



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85% Loan to Value Variable 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
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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For property investors

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2 Year	75%	5.15% fixed	31/12/2028	6.8% 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	APXC
2 Year	75%	5.39% 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	APXD
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	6.4% 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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