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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- 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 six 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%	**4.35% fixed**	31/10/2028	**6.7% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,500,000	ANQC
2 Year	60%	**4.39% fixed**	31/10/2028	**6.7% APRC**	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,500,000	ANQD
2 Year	60%	**4.64% fixed**	31/10/2028	**6.6% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,500,000	ANQE
3 Year	60%	**4.39% fixed**	31/10/2029	**6.5% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,500,000	ANQG
3 Year	60%	**4.44% fixed**	31/10/2029	**6.5% APRC**	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,500,000	ANQH
3 Year	60%	**4.66% fixed**	31/10/2029	**6.4% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,500,000	ANQJ

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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5 Year	60%	**4.44% fixed**	31/10/2031	**6.1% APRC**	£1,495	£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	£1,500,000	ANQK
5 Year	60%	**4.46% fixed**	31/10/2031	**6.2% APRC**	£995	£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	£1,500,000	ANQL
5 Year	60%	**4.58% fixed**	31/10/2031	**6.1% APRC**	£0	£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	£1,500,000	ANQN

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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%	**4.39% fixed**	31/10/2028	**6.7% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,000,000	ANQP
2 Year	75%	**4.44% fixed**	31/10/2028	**6.7% APRC**	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,000,000	ANQQ
2 Year	75%	**4.69% fixed**	31/10/2028	**6.7% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,000,000	ANQR
3 Year	75%	**4.50% fixed**	31/10/2029	**6.5% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,000,000	ANQS
3 Year	75%	**4.55% fixed**	31/10/2029	**6.5% APRC**	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,000,000	ANQT
3 Year	75%	**4.68% fixed**	31/10/2029	**6.5% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,000,000	ANQU
5 Year	75%	**4.46% fixed**	31/10/2031	**6.1% APRC**	£1,495	£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	£1,000,000	ANQV
5 Year	75%	**4.49% fixed**	31/10/2031	**6.2% APRC**	£995	£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	£1,000,000	ANQW
5 Year	75%	**4.65% fixed**	31/10/2031	**6.1% APRC**	£0	£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	£1,000,000	ANQX

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80% 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	80%	**4.53% fixed**	31/10/2028	**6.7% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,000,000	ANQY
2 Year	80%	**4.75% fixed**	31/10/2028	**6.7% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£1,000,000	ANQZ
5 Year	80%	**4.68% fixed**	31/10/2031	**6.3% APRC**	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£1,000,000	ANRA
5 Year	80%	**4.79% fixed**	31/10/2031	**6.2% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£1,000,000	ANRB

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85% Loan to Value Fixed Rates - 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%	4.49% fixed	31/10/2028	6.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANRC
2 Year	85%	4.56% fixed	31/10/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANRD
2 Year	85%	4.69% fixed	31/10/2028	6.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANRE
3 Year	85%	4.65% fixed	31/10/2029	6.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£50,000	£750,000	ANRL
3 Year	85%	4.74% 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	ANRN
3 Year	85%	4.82% fixed	31/10/2029	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£750,000	ANRP
5 Year	85%	4.51% fixed	31/10/2031	6.2% APRC	£1,495	£300	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£750,000	ANRU
5 Year	85%	4.56% fixed	31/10/2031	6.2% APRC	£995	£300	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£750,000	ANRV
5 Year	85%	4.62% fixed	31/10/2031	6.2% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£750,000	ANRW

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2 Year	85%	**4.58% fixed**	31/10/2028	**6.7% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£750,000	ANRG
2 Year	85%	**4.67% fixed**	31/10/2028	**6.7% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANRH
2 Year	85%	**4.79% fixed**	31/10/2028	**6.7% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£750,000	ANRJ
2 Year	85%	**4.91% fixed**	31/10/2028	**6.7% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£750,000	ANRK
3 Year	85%	**4.64% fixed**	31/10/2029	**6.5% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£750,000	ANRQ
3 Year	85%	**4.69% 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	ANRR
3 Year	85%	**4.69% fixed**	31/10/2029	**6.5% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£750,000	ANRS

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3 Year	85%	**4.88% fixed**	31/10/2029	**6.5% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£750,000	ANRT
5 Year	85%	**4.71% fixed**	31/10/2031	**6.3% APRC**	£1,495	£300	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£750,000	ANRX
5 Year	85%	**4.75% fixed**	31/10/2031	**6.2% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£750,000	ANRY
5 Year	85%	**4.87% fixed**	31/10/2031	**6.2% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£750,000	ANRZ

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90% Loan to Value Fixed Rates - Purchase Only

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2 Year	90%	**4.99% fixed**	31/08/2028	**6.8% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£500,000	ANBS
5 Year	90%	**4.92% fixed**	31/08/2031	**6.3% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£500,000	ANBX

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- All the details on our rates are correct from 08/07/2026. 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 six months before your current deal ends.

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**	31/08/2028	**6.8% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£500,000	ANBT
2 Year	90%	**5.39% fixed**	31/08/2028	**6.9% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£50,000	£500,000	ANBU
3 Year	90%	**5.15% fixed**	31/08/2029	**6.7% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£500,000	ANBV
3 Year	90%	**5.29% fixed**	31/08/2029	**6.7% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	£50,000	£500,000	ANBW
5 Year	90%	**5.15% fixed**	31/08/2031	**6.4% APRC**	£0	£500	No	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£50,000	£500,000	AMXC

Please read along with our lending criteria

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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	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

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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**	31/10/2028	**6.6% 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	ANMV
2 Year	60%	**4.99% 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	ANMW
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%	**4.69% fixed**	31/10/2031	**6.0% 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	ANMY
5 Year	60%	**4.85% fixed**	31/10/2031	**6.1% 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	ANMZ

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Northern Ireland

Buy to Let mortgage rates

Bank of Ireland UK

For property investors

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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%	**4.74% fixed**	31/10/2031	**6.0% 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	ANND
5 Year	75%	**4.84% fixed**	31/10/2031	**6.1% 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	ANNE

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