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 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%	**4.69% 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	APHN
2 Year	75%	**4.86% 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	APHP
3 Year	75%	**4.76% fixed**	31/12/2029	**6.6% 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	APHQ
3 Year	75%	**4.89% fixed**	31/12/2029	**6.6% 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	APHR
5 Year	75%	**4.85% fixed**	31/12/2031	**6.3% 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	APHS
5 Year	75%	**4.94% fixed**	31/12/2031	**6.3% 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	APHT

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%	**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	APHU
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	APHV
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
2 Year	85%	**5.09% 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	APGX
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	APHW
3 Year	85%	**4.90% 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	APHX
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

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5 Year	85%	**4.92% 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	APHY
5 Year	85%	**4.99% 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	APHZ
5 Year	85%	**5.04% 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	APJA

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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%	5.03% 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	APJC
5 Year	90%	5.09% 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	APJG

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%	4.99% 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	APJB
5 Year	90%	5.05% 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	APJE

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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%	**5.19% 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%	**5.30% 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	APHH
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%	**5.15% 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	APJD
5 Year	90%	**5.14% 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	APJH

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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%	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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