

Northern Ireland

Residential mortgage rates



For purchase and remortgage

Our residential mortgages cover a variety of options to help meet your needs including fixed or variable rates. We offer a range of features too such as no product fee to pay, Standard Valuation fee or legal fees paid by us and cashback paid to you following completion.

- All information correct as at 02/05/2024
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- After the initial fixed rate period, all our mortgages revert to the Bank of Ireland Standard Variable Rate (SVR), which is currently 8.04%, for the rest of the period
- All our residential products are only available on a capital Repayment basis, except where stated

Up to 60% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	5.13% fixed	30/06/2026	7.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,500,000	ABTA
3 Year	60%	4.97% fixed	30/06/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,500,000	ABTB
5 Year	60%	4.87% fixed	30/06/2029	6.9% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,500,000	ABTC

Representative example:

A mortgage of £112,500 payable over 35 years initially on a fixed rate for 2 years at 5.29% and then on our current variable rate of 8.04% for the remaining 33 years would require 24 monthly payments of £589 and 396 monthly payments of £794.

The total amount payable would be £328,958 made up of the loan amount plus interest (£216,248), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

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Up to 75% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	75%	5.02% fixed	30/06/2026	7.9% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,000,000	ABTD
2 Year	75%	5.09% fixed	30/06/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,000,000	ABTE
2 Year	75%	5.17% fixed	30/06/2026	7.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£1,000,000	ABTG
3 Year	75%	4.90% fixed	30/06/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	ABTH
3 Year	75%	4.97% fixed	30/06/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	ABTJ
3 Year	75%	5.02% fixed	30/06/2027	7.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£1,000,000	ABTK
5 Year	75%	4.82% fixed	30/06/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,000,000	ABTL
5 Year	75%	4.85% fixed	30/06/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,000,000	ABTN
5 Year	75%	4.90% fixed	30/06/2029	6.9% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£1,000,000	ABTP
7 Year	75%	4.85% fixed	30/06/2031	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£100,000	£1,000,000	ABTQ

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Up to 85% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	85%	5.14% fixed	30/06/2026	7.9% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABYB
2 Year	85%	5.24% fixed	30/06/2026	7.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABYC
2 Year	85%	5.24% fixed	30/06/2026	7.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ABYD
3 Year	85%	4.99% fixed	30/06/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	ABYE
3 Year	85%	5.12% fixed	30/06/2027	7.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£100,000	£750,000	ABYG
5 Year	85%	4.90% fixed	30/06/2029	7.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABYH
5 Year	85%	4.95% fixed	30/06/2029	7.0% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABYJ
5 Year	85%	5.00% fixed	30/06/2029	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ABYK
7 Year	85%	4.95% fixed	30/06/2031	6.6% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£100,000	£750,000	ABYL

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Up to 90% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	90%	5.37% fixed	30/06/2026	7.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£500,000	ABYN
2 Year	90%	5.49% fixed	30/06/2026	7.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£500,000	ABYP
3 Year	90%	5.23% fixed	30/06/2027	7.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2026 then 2% until 30/06/2027	£25,001	£500,000	ABYQ
5 Year	90%	4.99% fixed	30/06/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£500,000	ABYR
5 Year	90%	5.09% fixed	30/06/2029	7.0% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£500,000	ABYS
7 Year	90%	4.99% fixed	30/06/2031	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£500,000	ABYT

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Up to 85% Loan to Value Variable rate

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
Term	85%	8.04% variable	Term	8.4% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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Buy to Let mortgage rates



For property investors

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Up to 60% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	5.09% fixed	30/06/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£750,000	ACEU
2 Year	60%	5.09% fixed	30/06/2026	7.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£50,000	£750,000	ACEV
2 Year	60%	5.49% fixed	30/06/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ACEW
5 Year	60%	4.98% fixed	30/06/2029	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ACEX
5 Year	60%	4.98% fixed	30/06/2029	6.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£750,000	ACEY
5 Year	60%	5.15% fixed	30/06/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ACEZ

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Please note we will assess your application against our current lending criteria. Please ask us for details.

Bank of Ireland UK does not provide any recommendation or advice in relation to Buy to Let mortgages

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2 Year	75%	5.13% fixed	30/06/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£750,000	ACFA
2 Year	75%	5.14% fixed	30/06/2026	7.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£50,000	£750,000	ACFB
2 Year	75%	5.54% fixed	30/06/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ACFC
5 Year	75%	4.99% fixed	30/06/2029	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ACFD
5 Year	75%	4.99% fixed	30/06/2029	6.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£750,000	ACFE
5 Year	75%	5.19% fixed	30/06/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ACFG

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