

# 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 03/05/2024
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
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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%	5.12% 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	ACFT
2 Year	75%	5.19% 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	£1,000,000	ACFU
2 Year	75%	5.27% 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	ACFV
3 Year	75%	5.00% 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	£1,000,000	ACFW
3 Year	75%	5.07% 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	ACFX
3 Year	75%	5.12% 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	ACFY

#### 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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5 Year	75%	4.92% 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	£1,000,000	ACFZ
5 Year	75%	4.95% 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	£1,000,000	ACGA
5 Year	75%	5.00% fixed	30/06/2029	7.0% 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	ACGB
7 Year	75%	4.95% fixed	30/06/2031	6.6% 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	ACGC

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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%	5.24% 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	ACGD
2 Year	85%	5.34% fixed	30/06/2026	7.9% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£100,000	£750,000	ACGE
2 Year	85%	5.34% 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	ACGG
3 Year	85%	5.09% 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	ACGH
3 Year	85%	5.22% 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	ACGJ
5 Year	85%	5.00% 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	ACGK
5 Year	85%	5.05% 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	ACGL
5 Year	85%	5.10% 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	ACGN
7 Year	85%	5.05% 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	ACGP

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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%	5.47% fixed	30/06/2026	7.8% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2025 then 2% until 30/06/2026	£25,001	£500,000	ACGQ
2 Year	90%	5.60% 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	ACGR
3 Year	90%	5.33% 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	ACGS
5 Year	90%	5.10% fixed	30/06/2029	7.0% 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	ACGT
5 Year	90%	5.20% 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	ACGU
7 Year	90%	5.10% fixed	30/06/2031	6.6% 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	ACGV

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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

Our Buy to Let mortgages are designed for those looking to get into the property rental market.

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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

Please read in conjunction with our lending criteria

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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