

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 29/11/2023
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
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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%	4.97% fixed	28/02/2026	7.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,500,000	9ET
2 Year	60%	5.19% fixed	28/02/2026	7.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,500,000	9EU
3 Year	60%	4.87% fixed	28/02/2027	7.4% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,500,000	9EV
3 Year	60%	5.04% fixed	28/02/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,500,000	9EW
5 Year	60%	4.69% fixed	28/02/2029	5.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,500,000	AAAA
5 Year	60%	4.74% fixed	28/02/2029	5.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,500,000	AAAB

Representative example:

A mortgage of £138,125 payable over 25 years initially on a fixed rate for 5 years at 5.69% and then on our current variable rate of 8.04% for the remaining 20 years would require 60 monthly payments of £864 and 240 monthly payments of £1,037.

The total amount payable would be £302,020 made up of the loan amount plus interest (£162,690), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.3% 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	28/02/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9EX
2 Year	75%	5.02% fixed	28/02/2026	7.2% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9EY
2 Year	75%	5.14% fixed	28/02/2026	7.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9EZ
3 Year	75%	4.99% fixed	28/02/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FA
3 Year	75%	4.99% fixed	28/02/2027	6.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FB
3 Year	75%	5.14% fixed	28/02/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FC
5 Year	75%	4.69% fixed	28/02/2029	6.9% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,000,000	AAAC
5 Year	75%	4.75% fixed	28/02/2029	5.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,000,000	AAAD
5 Year	75%	4.80% fixed	28/02/2029	5.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,000,000	AAAE
7 Year	75%	4.73% fixed	28/02/2031	5.3% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£1,000,000	AAAG
7 Year	75%	4.78% fixed	28/02/2031	5.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£1,000,000	AAAH

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Up to 80% 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	80%	5.24% fixed	28/02/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9FD
2 Year	80%	5.39% fixed	28/02/2026	7.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9FE
3 Year	80%	5.14% fixed	28/02/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FF
3 Year	80%	5.39% fixed	28/02/2027	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FG

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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%	5.36% fixed	28/02/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FH
2 Year	85%	5.49% fixed	28/02/2026	7.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FJ
2 Year	85%	5.49% fixed	28/02/2026	7.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FK
2 Year	85%	5.84% fixed	28/02/2026	7.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FL
3 Year	85%	5.29% fixed	28/02/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	9FM
3 Year	85%	5.40% fixed	28/02/2027	7.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	9FN
5 Year	85%	4.90% fixed	28/02/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£750,000	AAAJ
5 Year	85%	4.98% fixed	28/02/2029	6.0% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£750,000	AAAK
6 Year	85%	5.03% fixed	28/02/2029	6.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£750,000	AAAL
7 Year	85%	4.96% fixed	28/02/2031	5.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£750,000	AAAN
7 Year	85%	5.01% fixed	28/02/2031	5.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£750,000	AAAP

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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%	5.74% fixed	28/02/2026	7.8% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£25,001	£500,000	9FP
2 Year	90%	5.87% fixed	28/02/2026	7.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£500,000	9FQ
3 Year	90%	5.67% fixed	28/02/2027	7.6% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£25,001	£500,000	9FR
5 Year	90%	5.05% fixed	28/02/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£500,000	AAAQ
5 Year	90%	5.15% fixed	28/02/2029	7.0% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 28/02/2026 then 3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£500,000	AAAR
7 Year	90%	5.03% fixed	28/02/2031	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£500,000	AAAS

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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%	5.34% fixed	31/01/2026	8.2% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9CW
2 Year	60%	5.44% fixed	31/01/2026	8.1% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9CX
2 Year	60%	5.59% fixed	31/01/2026	7.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9CY
5 Year	60%	5.25% fixed	31/01/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9CZ

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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

A 'receiver of rent' may be appointed and/or the property may be repossessed if you do not keep up repayments on your mortgage

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Up to 75% Loan to Value Fixed rates

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2 Year	75%	5.49% fixed	31/01/2026	8.2% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DA
2 Year	75%	5.75% fixed	31/01/2026	7.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DB
2 Year	75%	5.75% fixed	31/01/2026	7.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£50,000	£750,000	9DC
2 Year	75%	6.19% fixed	31/01/2026	7.9% APRC	£0	£0	No	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DD
5 Year	75%	5.29% fixed	31/01/2029	7.3% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DE
5 Year	75%	5.29% fixed	31/01/2029	7.3% APRC	£2,495	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	9DF
5 Year	75%	5.33% fixed	31/01/2029	7.2% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DG
5 Year	75%	5.40% fixed	31/01/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DH
5 Year	75%	5.40% fixed	31/01/2029	7.0% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	9DJ
5 Year	75%	5.59% fixed	31/01/2029	7.0% APRC	£0	£0	No	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DK

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A 'receiver of rent' may be appointed and/or the property may be repossessed if you do not keep up repayments on your mortgage

To find out more call us today on 0800 169 0082#

All calls will be recorded for training and monitoring purposes. Lines open 8.30am to 6pm Monday to Friday.

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