

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 05/03/2024
- 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%	5.03% fixed	31/05/2026	7.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£1,500,000	ABFD
3 Year	60%	4.87% fixed	31/05/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,500,000	ABFE
5 Year	60%	4.77% fixed	31/05/2029	6.9% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£1,500,000	ABFG

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.

Please read in conjunction with our lending criteria

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Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. You can confirm our registration on the FCA's website (This link will open a new window) (www.fca.org.uk) or by contacting the FCA on 0800 111 6768. Registered in England & Wales. Registered Number: 7022885. Registered Office: Bow Bells House, 1 Bread Street, London, EC4M 9BE.

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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%	4.92% fixed	31/05/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£1,000,000	ABFH
2 Year	75%	4.99% fixed	31/05/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£1,000,000	ABFJ
2 Year	75%	5.07% fixed	31/05/2026	7.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£1,000,000	ABFK
3 Year	75%	4.80% fixed	31/05/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	ABFL
3 Year	75%	4.87% fixed	31/05/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	ABFN
3 Year	75%	4.92% fixed	31/05/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	ABFP
5 Year	75%	4.72% fixed	31/05/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£1,000,000	ABFQ
5 Year	75%	4.75% fixed	31/05/2029	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£1,000,000	ABFR
5 Year	75%	4.80% fixed	31/05/2029	6.9% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£1,000,000	ABFS
7 Year	75%	4.75% fixed	31/05/2031	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£100,000	£1,000,000	ABFT

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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%	4.99% fixed	31/05/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£750,000	ABFU
2 Year	85%	5.09% fixed	31/05/2026	7.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£750,000	ABFV
2 Year	85%	5.09% fixed	31/05/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£750,000	ABCU
3 Year	85%	4.87% fixed	31/05/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£750,000	ABFW
3 Year	85%	4.97% fixed	31/05/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£750,000	ABFX
5 Year	85%	4.78% fixed	31/05/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£750,000	ABFY
5 Year	85%	4.82% fixed	31/05/2029	6.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£750,000	ABFZ
5 Year	85%	4.88% fixed	31/05/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£750,000	ABGA
7 Year	85%	4.82% fixed	31/05/2031	6.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£100,000	£750,000	ABGB

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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%	5.29% fixed	31/05/2026	7.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£500,000	ABGC
2 Year	90%	5.39% fixed	31/05/2026	7.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/05/2025 then 2% until 31/05/2026	£100,000	£500,000	ABGD
3 Year	90%	5.14% fixed	31/05/2027	7.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£25,001	£500,000	ABGE
5 Year	90%	4.92% fixed	31/05/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£25,001	£500,000	ABGG
5 Year	90%	4.99% fixed	31/05/2029	6.9% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£100,000	£500,000	ABGH
7 Year	90%	4.92% fixed	31/05/2031	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£25,001	£500,000	ABGJ

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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%	5.06% fixed	31/05/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£750,000	ABBQ
2 Year	60%	5.29% fixed	31/05/2026	7.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£750,000	ABBR
5 Year	60%	4.80% fixed	31/05/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£25,001	£750,000	ABBS

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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%	5.29% fixed	31/05/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£750,000	ABBT
2 Year	75%	5.29% fixed	31/05/2026	7.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/05/2025 then 2% until 31/05/2026	£50,000	£750,000	ABBU
2 Year	75%	5.54% fixed	31/05/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/05/2025 then 2% until 31/05/2026	£25,001	£750,000	ABBV
5 Year	75%	4.84% fixed	31/05/2029	6.6% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£25,001	£750,000	ABBW
5 Year	75%	4.92% fixed	31/05/2029	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£25,001	£750,000	ABBX
5 Year	75%	4.92% fixed	31/05/2029	6.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£50,000	£750,000	ABBY
5 Year	75%	5.10% fixed	31/05/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/05/2026 then 3% until 31/05/2028 then 2% until 31/05/2029	£25,001	£750,000	ABBZ

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