

# Product Switch Mortgages

## Existing Customers



- All the details on our rates are correct from 14/01/2025. Our rates can be removed at any time, without notice.
- 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%.
- Visit [bankofirelanduk.com/hub](https://bankofirelanduk.com/hub) to register and log into your hub. You'll see what your interest rate and LTV is. Or, you can visit [bankofirelanduk.com/get-in-touch](https://bankofirelanduk.com/get-in-touch) if you need to speak with us.
- All our fixed interest rates move onto our Standard Variable Rate (SVR) when the fixed period ends. **Our SVR is currently 7.84%**. 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.

## Standard Mortgages

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.89% fixed	30/04/2027	7.4% APRC	£995	3% until 30/04/2026 then 2% until 30/04/2027	AFQW
2 Year	5.17% fixed	30/04/2027	7.4% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFQX
3 Year	5.11% fixed	30/04/2028	7.1% APRC	£495	3% until 30/04/2027 then 2% until 30/04/2028	AFQY
3 Year	5.15% fixed	30/04/2028	7.1% APRC	£0	3% until 30/04/2027 then 2% until 30/04/2028	AFQZ
5 Year	5.10% fixed	30/04/2030	6.6% APRC	£495	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRA
5 Year	5.14% fixed	30/04/2030	6.6% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRB

#### Representative Example:

A mortgage of £91,815 payable over 25 years initially on a fixed rate for 2 years at 5.24% and then on our current variable rate of 7.84% for the remaining 23 years would require 24 monthly payments of £551 and 274 monthly payments of £691.

The total amount payable would be £202,783 made up of the loan amount plus interest (£110,773), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.6% APRC representative.

**Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.**

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Bank of Ireland Mortgages is a trading name of the UK branch of the Governor and Company of the Bank of Ireland which is regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The registered office of the UK branch of the Governor and Company of the Bank of Ireland is 1 Temple Back East, Temple Quay, Bristol, BS1 6DX. Telephone: (0117) 979 2222.

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 ([fca.org.uk](https://www.fca.org.uk)) Bank of Ireland (UK) plc is registered in England & Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH.

Website: [bankofirelanduk.com/mortgages/existing-customer/](https://bankofirelanduk.com/mortgages/existing-customer/)

Full list of directors available on the website at [bankofireland.com](https://bankofireland.com)

To find out if your mortgage is with Bank of Ireland Mortgages or Bank of Ireland UK, or if you have any queries relating to our UK mortgage products or services, please contact our UK administration centre at:- Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222.

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# Standard Mortgages

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.99% fixed	30/04/2027	7.4% APRC	£995	3% until 30/04/2026 then 2% until 30/04/2027	AFRC
2 Year	5.24% fixed	30/04/2027	7.4% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFRD
5 Year	5.17% fixed	30/04/2030	6.6% APRC	£495	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRE
5 Year	5.23% fixed	30/04/2030	6.6% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRG

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.39% fixed	30/04/2027	7.4% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFRH
5 Year	5.31% fixed	30/04/2030	6.7% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRJ

# Help to Buy Equity Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.32% fixed	30/04/2027	7.5% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFRK
5 Year	5.29% fixed	30/04/2030	6.9% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRL

# First Start Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.32% fixed	30/04/2027	7.3% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFRN
5 Year	5.29% fixed	30/04/2030	6.4% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRP

# Self Cert Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.37% fixed	30/04/2027	6.9% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFRQ
5 Year	5.34% fixed	30/04/2030	5.9% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFRR

## Buy to Let Mortgages - ICR (Interest Cover Ratio)

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.11% fixed	30/04/2027	7.2% APRC	£995	3% until 30/04/2026 then 2% until 30/04/2027	AFRZ
5 Year	5.33% fixed	30/04/2030	6.4% APRC	£995	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFSA

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.61% fixed	30/04/2027	7.2% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFSB
5 Year	5.52% fixed	30/04/2030	6.3% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFSC

# Buy to Let Mortgages - Top Slicing

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.11% fixed	30/04/2027	7.4% APRC	£995	3% until 30/04/2026 then 2% until 30/04/2027	AFSN
5 Year	5.33% fixed	30/04/2030	6.8% APRC	£995	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFSP

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.61% fixed	30/04/2027	7.5% APRC	£0	3% until 30/04/2026 then 2% until 30/04/2027	AFSQ
5 Year	5.52% fixed	30/04/2030	6.8% APRC	£0	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	AFSR

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