

# Product Switch Mortgages

## Existing Customers



- All the details on our rates are correct from 20/12/2024. 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

### 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	28/02/2027	7.4% APRC	£995	3% until 28/02/2026 then 2% until 28/02/2027	AFGU
2 Year	5.24% fixed	28/02/2027	7.4% APRC	£0	3% until 28/02/2026 then 2% until 28/02/2027	AFGV
5 Year	5.17% fixed	28/02/2030	6.7% APRC	£495	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFGW
5 Year	5.23% fixed	28/02/2030	6.6% APRC	£0	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFGX

#### 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.**

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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

## 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	28/02/2027	7.4% APRC	£0	3% until 28/02/2026 then 2% until 28/02/2027	AFGY
5 Year	5.31% fixed	28/02/2030	6.7% APRC	£0	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFGZ

# 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	5.14% fixed	28/02/2027	7.5% APRC	£0	3% until 28/02/2026 then 2% until 28/02/2027	AFNK
5 Year	5.12% fixed	28/02/2030	6.8% APRC	£0	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFNL

# 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	5.14% fixed	28/02/2027	7.2% APRC	£0	3% until 28/02/2026 then 2% until 28/02/2027	AFNN
5 Year	5.12% fixed	28/02/2030	6.3% APRC	£0	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFNP

# 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	5.19% fixed	28/02/2027	6.9% APRC	£0	3% until 28/02/2026 then 2% until 28/02/2027	AFNQ
5 Year	5.17% fixed	28/02/2030	5.8% APRC	£0	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFNR

## 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	28/02/2027	7.2% APRC	£995	3% until 28/02/2026 then 2% until 28/02/2027	AFDL
5 Year	5.33% fixed	28/02/2030	6.4% APRC	£995	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFDN

### 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	28/02/2027	7.2% APRC	£0	3% until 28/02/2026 then 2% until 28/02/2027	AFDP
5 Year	5.52% fixed	28/02/2030	6.3% APRC	£0	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFDQ

# 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	28/02/2027	7.5% APRC	£995	3% until 28/02/2026 then 2% until 28/02/2027	AFDY
5 Year	5.33% fixed	28/02/2030	6.8% APRC	£995	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFDZ

## 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	28/02/2027	7.5% APRC	£0	3% until 28/02/2026 then 2% until 28/02/2027	AFEA
5 Year	5.52% fixed	28/02/2030	6.8% APRC	£0	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	AFEB

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