

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 22/04/2025. 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 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 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 7.64%**. 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

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.09% fixed	31/08/2027	7.1% APRC	£1,995	3% until 31/08/2026 then 2% until 31/08/2027	AHDC
2 Year	4.22% fixed	31/08/2027	7.0% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHDD
2 Year	4.59% fixed	31/08/2027	7.0% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHDE
3 Year	4.44% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AHDG
3 Year	4.64% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AHDH
5 Year	4.56% fixed	31/08/2030	6.2% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDJ
5 Year	4.69% fixed	31/08/2030	6.2% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDK

Representative Example:

A mortgage of £87,618 payable over 19 years initially on a fixed rate for 2 years at 4.88% and then on our current variable rate of 7.64% for the remaining 17 years would require 24 monthly payments of £600 and 198 monthly payments of £725.

The total amount payable would be £158,187 made up of the loan amount plus interest (£70,374), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.2% 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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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.

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Website: bankofirelanduk.com/mortgages/existing-customer/

Full list of directors available on the website at bankofireland.com

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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	4.38% fixed	31/08/2027	7.0% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHDL
2 Year	4.71% fixed	31/08/2027	7.0% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHDN
3 Year	4.54% fixed	31/08/2028	6.8% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AHDP
3 Year	4.73% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AHDQ
5 Year	4.61% fixed	31/08/2030	6.2% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDR
5 Year	4.74% fixed	31/08/2030	6.2% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDS

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.74% fixed	31/08/2027	7.1% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHDT
2 Year	5.01% fixed	31/08/2027	7.1% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHDU
5 Year	4.76% fixed	31/08/2030	6.3% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDV
5 Year	4.89% fixed	31/08/2030	6.3% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDW

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2027	7.1% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHDX
5 Year	5.04% fixed	31/08/2030	6.4% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHDY

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	4.86% fixed	31/08/2027	7.2% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHDZ
5 Year	4.89% fixed	31/08/2030	6.6% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEA

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	4.86% fixed	31/08/2027	7.0% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHEB
5 Year	4.89% fixed	31/08/2030	6.1% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEC

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	4.91% fixed	31/08/2027	6.5% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHED
5 Year	4.94% fixed	31/08/2030	5.4% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEE

Buy to Let Mortgages - ICR (Interest Cover Ratio)

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.29% fixed	31/08/2027	7.0% APRC	£1,995	3% until 31/08/2026 then 2% until 31/08/2027	AHEG
2 Year	4.49% fixed	31/08/2027	6.9% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHEH
2 Year	4.93% fixed	31/08/2027	6.8% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHEJ
3 Year	4.70% fixed	31/08/2028	6.5% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AHEK
3 Year	4.96% fixed	31/08/2028	6.5% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AHEL
5 Year	4.84% fixed	31/08/2030	6.0% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEN
5 Year	4.99% fixed	31/08/2030	5.9% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEP

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.69% fixed	31/08/2027	6.9% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHEQ
5 Year	5.12% fixed	31/08/2030	6.2% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHER

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2027	6.9% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHES
5 Year	5.28% fixed	31/08/2030	6.1% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHET

Buy to Let Mortgages - Top Slicing

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.29% fixed	31/08/2027	7.1% APRC	£1,995	3% until 31/08/2026 then 2% until 31/08/2027	AHEU
2 Year	4.49% fixed	31/08/2027	7.0% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHEV
2 Year	4.93% fixed	31/08/2027	7.1% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHEW
3 Year	4.70% fixed	31/08/2028	6.8% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AHEX
3 Year	4.96% fixed	31/08/2028	6.8% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AHEY
5 Year	4.84% fixed	31/08/2030	6.3% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHEZ
5 Year	4.99% fixed	31/08/2030	6.4% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHFA

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.69% fixed	31/08/2027	7.1% APRC	£995	3% until 31/08/2026 then 2% until 31/08/2027	AHFB
5 Year	5.12% fixed	31/08/2030	6.5% APRC	£995	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHFC

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2027	7.2% APRC	£0	3% until 31/08/2026 then 2% until 31/08/2027	AHFD
5 Year	5.28% fixed	31/08/2030	6.5% APRC	£0	4% until 31/08/2027 then 3% until 31/08/2029 then 2% until 31/08/2030	AHFE

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