

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 24/07/2024. 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 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 8.04%**. 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 six 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	4.82% fixed	30/09/2026	7.6% APRC	£1,495	3% until 30/09/2025 then 2% until 30/09/2026	ADAA
2 Year	4.89% fixed	30/09/2026	7.6% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ADAB
2 Year	5.29% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAC
5 Year	4.74% fixed	30/09/2029	6.6% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAD
5 Year	4.99% fixed	30/09/2029	6.6% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAE

Representative Example:

A mortgage of £91,815 payable over 25 years initially on a fixed rate for 2 years at 5.39% and then on our current variable rate of 8.04% for the remaining 23 years would require 24 monthly payments of £560 and 274 monthly payments of £703.

The total amount payable would be £206,258 made up of the loan amount plus interest (£114,248), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

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.

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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	5.04% fixed	30/09/2026	7.6% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ADAG
2 Year	5.39% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAH
5 Year	4.84% fixed	30/09/2029	6.6% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAJ
5 Year	5.05% fixed	30/09/2029	6.6% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAK

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.29% fixed	30/09/2026	7.7% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ADAL
2 Year	5.49% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAN
5 Year	4.94% fixed	30/09/2029	6.7% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAP
5 Year	5.09% fixed	30/09/2029	6.7% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAQ

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.53% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAR
5 Year	5.14% fixed	30/09/2029	6.7% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAS

Help to Buy Guarantee 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	5.54% fixed	30/09/2026	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAX
5 Year	5.20% fixed	30/09/2029	6.9% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAY

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	5.54% fixed	30/09/2026	7.8% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAZ
5 Year	5.20% fixed	30/09/2029	7.0% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBA

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	5.54% fixed	30/09/2026	7.5% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAV
5 Year	5.20% fixed	30/09/2029	6.5% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAW

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	5.59% fixed	30/09/2026	7.2% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADAT
5 Year	5.25% fixed	30/09/2029	5.9% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADAU

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	4.99% fixed	30/09/2026	7.6% APRC	£1,995	3% until 30/09/2025 then 2% until 30/09/2026	ACSA
2 Year	5.14% fixed	30/09/2026	7.4% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACSB
2 Year	5.59% fixed	30/09/2026	7.3% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACSC
5 Year	4.94% fixed	30/09/2029	6.4% APRC	£1,995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSD
5 Year	5.09% fixed	30/09/2029	6.2% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSE
5 Year	5.34% fixed	30/09/2029	6.2% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSG

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.29% fixed	30/09/2026	7.4% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACSH
5 Year	5.19% fixed	30/09/2029	6.3% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSJ

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.74% fixed	30/09/2026	7.4% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACSK
5 Year	5.44% fixed	30/09/2029	6.3% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSL

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	4.99% fixed	30/09/2026	7.6% APRC	£1,995	3% until 30/09/2025 then 2% until 30/09/2026	ACSN
2 Year	5.14% fixed	30/09/2026	7.6% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACSP
2 Year	5.59% fixed	30/09/2026	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACSQ
5 Year	4.94% fixed	30/09/2029	6.8% APRC	£1,995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSR
5 Year	5.09% fixed	30/09/2029	6.8% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSS
5 Year	5.34% fixed	30/09/2029	6.8% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACST

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.29% fixed	30/09/2026	7.7% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACSU
5 Year	5.19% fixed	30/09/2029	6.8% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSV

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.74% fixed	30/09/2026	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACSW
5 Year	5.44% fixed	30/09/2029	6.9% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACSX

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