

# 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 ratio 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 a variable when the fixed period ends. Post Office residential mortgages move on to our **Standard Variable Rate (SVR), which is currently 8.04%**. Post Office Buy to Let mortgages move on to **9.74% which is Bank of England Base Rate plus 4.49%**. Your mortgage will stay on the variable 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	AABB
2 Year	4.89% fixed	30/09/2026	7.6% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	AABC
2 Year	5.29% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	AABD
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	AABE
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	AABG

#### Representative Example:

A mortgage of £76,926 payable over 11 years initially on a fixed rate for 2 years at 5.39% and then on our lender's current variable rate of 8.04% for the remaining 9 years would require 24 monthly payments of £792 and 104 monthly payments of £879.

The total amount payable would be £110,561 made up of the loan amount plus interest (£33,440), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.3% APRC representative.

Post Office® Mortgages are provided by Bank of Ireland UK.

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

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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	ADBH
2 Year	5.39% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBJ
5 Year	4.84% 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	ADBK
5 Year	5.05% 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	ADBL

## 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	ADBN
2 Year	5.49% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBP
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	ADBQ
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	ADBR

## 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	ADBS
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	ADBT

# 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	ADBW
5 Year	5.20% 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	ADBX

# 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	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBU
5 Year	5.20% 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	ADBV

# 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	9.0% APRC	£1,995	3% until 30/09/2025 then 2% until 30/09/2026	ACTV
2 Year	5.14% fixed	30/09/2026	8.8% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACTW
2 Year	5.59% fixed	30/09/2026	8.8% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACTX
5 Year	4.94% fixed	30/09/2029	7.4% APRC	£1,995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACTY
5 Year	5.09% fixed	30/09/2029	7.3% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACTZ
5 Year	5.34% fixed	30/09/2029	7.3% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUA

## 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	8.9% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACUB
5 Year	5.19% fixed	30/09/2029	7.4% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUC

## 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	8.9% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACUD
5 Year	5.44% fixed	30/09/2029	7.4% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUE

# 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	9.0% APRC	£1,995	3% until 30/09/2025 then 2% until 30/09/2026	ACUG
2 Year	5.14% fixed	30/09/2026	9.0% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACUH
2 Year	5.59% fixed	30/09/2026	9.0% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACUJ
5 Year	4.94% fixed	30/09/2029	7.6% APRC	£1,995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUK
5 Year	5.09% fixed	30/09/2029	7.7% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUL
5 Year	5.34% fixed	30/09/2029	7.7% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUN

## 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	9.0% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACUP
5 Year	5.19% fixed	30/09/2029	7.7% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUQ

## 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	9.1% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACUR
5 Year	5.44% fixed	30/09/2029	7.8% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUS

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