

Northern Ireland

Residential mortgage rates



For purchase and remortgage

Our residential mortgages cover a variety of options to help meet your needs including fixed or variable rates. We offer a range of features too such as no product fee to pay, Standard Valuation fee or legal fees paid by us and cashback paid to you following completion.

- All information correct as at 07/06/2024
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)
- After the initial fixed rate period, all our mortgages revert to the Bank of Ireland Standard Variable Rate (SVR), which is currently 8.04%, for the rest of the period
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Up to 60% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	5.22% fixed	31/08/2026	7.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£1,500,000	ACKC
3 Year	60%	5.05% fixed	31/08/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,500,000	ACKD
5 Year	60%	4.85% fixed	31/08/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£1,500,000	ACKE
6 Year	60%	4.95% fixed	31/08/2029	6.9% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£1,500,000	ACKG

Representative example:

A mortgage of £112,500 payable over 35 years initially on a fixed rate for 2 years at 5.29% and then on our current variable rate of 8.04% for the remaining 33 years would require 24 monthly payments of £589 and 396 monthly payments of £794.

The total amount payable would be £328,958 made up of the loan amount plus interest (£216,248), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

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Up to 75% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	75%	5.12% fixed	31/08/2026	7.9% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£1,000,000	ACKH
2 Year	75%	5.19% fixed	31/08/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£1,000,000	ACKJ
2 Year	75%	5.27% fixed	31/08/2026	7.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£1,000,000	ACKK
3 Year	75%	4.95% fixed	31/08/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	ACKL
3 Year	75%	5.05% fixed	31/08/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	ACKN
3 Year	75%	5.10% fixed	31/08/2027	7.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	ACKP
5 Year	75%	4.90% fixed	31/08/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£1,000,000	ACKQ
5 Year	75%	4.95% fixed	31/08/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£1,000,000	ACKR
5 Year	75%	5.00% fixed	31/08/2029	7.0% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£1,000,000	ACKS
7 Year	75%	4.95% fixed	31/08/2031	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£100,000	£1,000,000	ACKT

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Up to 85% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	85%	5.22% fixed	31/08/2026	7.9% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£750,000	ACKU
2 Year	85%	5.32% fixed	31/08/2026	7.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£750,000	ACKV
2 Year	85%	5.32% fixed	31/08/2026	7.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£750,000	ACKW
3 Year	85%	5.05% fixed	31/08/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	ACKX
3 Year	85%	5.19% fixed	31/08/2027	7.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	ACKY
5 Year	85%	4.95% fixed	31/08/2029	7.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£750,000	ACKZ
5 Year	85%	5.00% fixed	31/08/2029	7.0% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£750,000	ACLA
5 Year	85%	5.05% fixed	31/08/2029	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£750,000	ACLB
7 Year	85%	5.00% fixed	31/08/2031	6.6% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£100,000	£750,000	ACLC

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Up to 90% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	90%	5.45% fixed	31/08/2026	7.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£25,001	£500,000	ACLD
2 Year	90%	5.55% fixed	31/08/2026	7.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£500,000	ACLE
3 Year	90%	5.25% fixed	31/08/2027	7.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£25,001	£500,000	ACLG
5 Year	90%	5.05% fixed	31/08/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£500,000	ACLH
5 Year	90%	5.15% fixed	31/08/2029	7.0% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£500,000	ACLJ
7 Year	90%	5.05% fixed	31/08/2031	6.6% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£500,000	ACLK

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Up to 85% Loan to Value Variable rate

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
Term	85%	8.04% variable	Term	8.4% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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Buy to Let mortgage rates



For property investors

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Up to 60% Loan to Value Fixed rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	5.04% fixed	31/08/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£25,001	£750,000	ACMU
2 Year	60%	5.04% fixed	31/08/2026	7.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£50,000	£750,000	ACMV
2 Year	60%	5.44% fixed	31/08/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£750,000	ACMW
5 Year	60%	4.87% fixed	31/08/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£750,000	ACMX
5 Year	60%	4.87% fixed	31/08/2029	6.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£50,000	£750,000	ACMY
5 Year	60%	5.05% fixed	31/08/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£750,000	ACMZ

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Please note we will assess your application against our current lending criteria. Please ask us for details.

Bank of Ireland UK does not provide any recommendation or advice in relation to Buy to Let mortgages

A 'receiver of rent' may be appointed and/or the property may be repossessed if you do not keep up repayments on your mortgage

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2 Year	75%	5.10% fixed	31/08/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£25,001	£750,000	ACNA
2 Year	75%	5.12% fixed	31/08/2026	7.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£50,000	£750,000	ACNB
2 Year	75%	5.51% fixed	31/08/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£100,000	£750,000	ACNC
5 Year	75%	4.93% fixed	31/08/2029	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£750,000	ACND
5 Year	75%	4.93% fixed	31/08/2029	6.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£50,000	£750,000	ACNE
5 Year	75%	5.13% fixed	31/08/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£750,000	ACNG

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