

Bank of Ireland for Intermediaries New Business Withdrawals

19.09.2025



Buy to Let Energy Efficient Product Range - ICR (Interest Cover Ratio)

Property must have either a Predicted Energy Assessment or current valid Energy Performance Certificate with a rating of A-C
Affordability assessed on Rental Income only (Interest Cover Ratio)
Reverts to our Standard Variable Rate which is currently 7.19%, for the rest of the mortgage term

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	4.20% fixed	30/09/2027	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHWX
2 Year	4.34% fixed	30/09/2027	6.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHWY
2 Year	4.47% fixed	30/09/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHWZ
5 Year	4.14% fixed	31/12/2030	5.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNJ
5 Year	4.19% fixed	31/12/2030	5.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNK
5 Year	4.24% fixed	31/12/2030	6.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNL

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	4.25% fixed	30/09/2027	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXD
2 Year	4.50% fixed	30/09/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXE
3 Year	4.45% fixed	30/09/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHLJ
3 Year	4.63% fixed	30/09/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHLK
5 Year	4.19% fixed	31/12/2030	5.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNN
5 Year	4.29% fixed	31/12/2030	6.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNP

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Buy to Let Energy Efficient Product Range - Top Slicing

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60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	4.29% fixed	30/09/2027	6.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXJ
2 Year	4.34% fixed	30/09/2027	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AH XK
5 Year	4.11% fixed	31/12/2030	6.0% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNQ
5 Year	4.16% fixed	31/12/2030	6.0% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNR

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	4.35% fixed	30/09/2027	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXP
2 Year	4.40% fixed	30/09/2027	6.9% APRC	£995	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£50,000	£750,000	AHXQ
5 Year	4.21% fixed	31/12/2030	6.0% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNS
5 Year	4.22% fixed	31/12/2030	6.0% APRC	£1,495	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£50,000	£750,000	AJNT

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Buy to Let Product Range - ICR (Interest Cover Ratio)

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60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	4.25% fixed	30/09/2027	6.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£50,000	£750,000	AHXT
2 Year	4.39% fixed	30/09/2027	6.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXU
2 Year	4.52% fixed	30/09/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXV
3 Year	4.54% fixed	30/09/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMA
5 Year	4.19% fixed	31/12/2030	5.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNU
5 Year	4.24% fixed	31/12/2030	5.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNV
5 Year	4.29% fixed	31/12/2030	6.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNW

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	4.30% fixed	30/09/2027	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXZ
2 Year	4.30% fixed	30/09/2027	6.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£50,000	£750,000	AHYA
2 Year	4.44% fixed	30/09/2027	6.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHYB
2 Year	4.55% fixed	30/09/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHYC
3 Year	4.50% fixed	30/09/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMK
3 Year	4.59% fixed	30/09/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMN
3 Year	4.68% fixed	30/09/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMP
5 Year	4.24% fixed	31/12/2030	5.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNX
5 Year	4.29% fixed	31/12/2030	5.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNY
5 Year	4.34% fixed	31/12/2030	6.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJNZ

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2 Year	4.34% fixed	30/09/2027	6.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHYH
2 Year	4.39% fixed	30/09/2027	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHYJ
5 Year	4.16% fixed	31/12/2030	6.0% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJPA
5 Year	4.21% fixed	31/12/2030	6.0% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJPB

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	4.34% fixed	30/09/2027	6.9% APRC	£1,995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£50,000	£750,000	AHYN
2 Year	4.40% fixed	30/09/2027	6.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£50,000	£750,000	AHYP
2 Year	4.54% fixed	30/09/2027	6.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHYQ
5 Year	4.21% fixed	31/12/2030	6.1% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJPC
5 Year	4.22% fixed	31/12/2030	6.0% APRC	£1,495	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£50,000	£750,000	AJPD
5 Year	4.25% fixed	31/12/2030	6.0% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£50,000	£750,000	AJPE

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