Bank of Ireland for Intermediaries New Business Product Range
04.07.2025

Bank of Ireland UK
Intermediaries

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

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	**3.99% fixed**	30/11/2027	**7.0% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJBW
2 Year	**4.14% fixed**	30/11/2027	**7.0% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJBX
2 Year	**4.34% fixed**	30/11/2027	**7.0% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJBY
3 Year	**4.14% fixed**	30/11/2028	**6.7% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJBZ
3 Year	**4.19% fixed**	30/11/2028	**6.8% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCA
3 Year	**4.24% fixed**	30/11/2028	**6.7% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCB

80% Loan to Value Fixed Rates- Purchase Only

Available for purchases only

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**	30/11/2027	**7.0% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJCC
2 Year	**4.40% fixed**	30/11/2027	**7.0% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJCD
3 Year	**4.37% fixed**	30/11/2028	**6.8% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCE
3 Year	**4.49% fixed**	30/11/2028	**6.8% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCG

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Classified as Private (Amber)

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

80% 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	**4.14% fixed**	30/09/2027	**7.1% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHUA
2 Year	**4.19% fixed**	30/09/2027	**7.1% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHUB
2 Year	**4.25% fixed**	30/09/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHUC
2 Year	**4.39% fixed**	30/09/2027	**7.1% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHNH
2 Year	**4.50% fixed**	30/09/2027	**7.1% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHNJ
3 Year	**4.29% fixed**	30/11/2028	**6.8% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCH
3 Year	**4.39% fixed**	30/11/2028	**6.8% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCJ
3 Year	**4.49% fixed**	30/11/2028	**6.8% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCK
5 Year	**4.28% fixed**	30/11/2030	**6.3% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£1,000,000	AJCL
5 Year	**4.35% fixed**	30/11/2030	**6.3% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£1,000,000	AJCN

85% Loan to Value Fixed Rates - Purchase Only

Available for purchases only

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	**4.16% fixed**	30/09/2027	**7.1% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHUD
2 Year	**4.21% fixed**	30/09/2027	**7.1% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHUE
2 Year	**4.39% fixed**	30/09/2027	**7.1% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNN
2 Year	**4.54% fixed**	30/09/2027	**7.1% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNP
3 Year	**4.24% fixed**	30/11/2028	**6.8% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCP
3 Year	**4.29% fixed**	30/11/2028	**6.8% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCQ
3 Year	**4.44% fixed**	30/11/2028	**6.8% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCR
3 Year	**4.54% fixed**	30/11/2028	**6.8% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCS
5 Year	**4.30% fixed**	30/11/2030	**6.4% APRC**	£495	£300	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJCT
5 Year	**4.39% fixed**	30/11/2030	**6.4% APRC**	£0	£300	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJCU
5 Year	**4.50% fixed**	30/11/2030	**6.5% APRC**	£995	£1,500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJCV
5 Year	**4.50% fixed**	30/11/2030	**6.5% APRC**	£995	£3,000	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£250,000	£750,000	AJCW

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Classified as Private (Amber)

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

85% 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	**7.1% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNU
2 Year	**4.39% fixed**	30/09/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNV
2 Year	**4.49% fixed**	30/09/2027	**7.1% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNW
2 Year	**4.64% fixed**	30/09/2027	**7.1% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNX
3 Year	**4.25% fixed**	30/11/2028	**6.8% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCX
3 Year	**4.33% fixed**	30/11/2028	**6.8% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCY
3 Year	**4.44% fixed**	30/11/2028	**6.8% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCZ
3 Year	**4.54% fixed**	30/11/2028	**6.8% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJDA
5 Year	**4.25% fixed**	30/11/2030	**6.4% APRC**	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJDB
5 Year	**4.29% fixed**	30/11/2030	**6.3% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJDC
5 Year	**4.34% fixed**	30/11/2030	**6.3% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJDD
5 Year	**4.44% fixed**	30/11/2030	**6.4% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJDE
7 Year	**4.59% fixed**	30/09/2032	**6.2% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/09/2029 then 3% until 30/09/2031 then 2% until 30/09/2032	£100,000	£750,000	AHPH

89% Loan to Value Fixed Rates - Purchase Only

Available for purchases only

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	**4.39% fixed**	30/09/2027	**7.1% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£500,000	AHPJ
2 Year	**4.47% fixed**	30/09/2027	**7.1% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£500,000	AHPK

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Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

90% 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	**4.59% fixed**	30/09/2027	**7.1% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£500,000	AHPN
2 Year	**4.75% fixed**	30/09/2027	**7.1% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£500,000	AHPP
3 Year	**4.55% fixed**	30/09/2028	**6.9% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£500,000	AJAA
3 Year	**4.66% fixed**	30/09/2028	**6.9% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£100,000	£500,000	AJAB
5 Year	**4.44% fixed**	30/11/2030	**6.4% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£25,001	£500,000	AJDG
5 Year	**4.50% fixed**	30/11/2030	**6.4% APRC**	£0	£500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£500,000	AJDH
7 Year	**4.70% fixed**	30/09/2032	**6.2% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 30/09/2029 then 3% until 30/09/2031 then 2% until 30/09/2032	£25,001	£500,000	AHPU

90% Loan to Value Fixed Rates - Purchase Only

Available for purchases only

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
5 Year	**4.74% fixed**	30/11/2030	**6.5% APRC**	£0	£1,500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£500,000	AJDJ
5 Year	**4.74% fixed**	30/11/2030	**6.5% APRC**	£0	£3,000	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£250,000	£500,000	AJDK

95% Loan to Value Fixed Rates

Available for purchases only
Higher Lending Charge paid by Lender
Not available for existing customers moving property

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	**4.90% fixed**	30/11/2027	**7.1% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£25,001	£500,000 including fees	AJDL
2 Year	**5.05% fixed**	30/11/2027	**7.2% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£500,000 including fees	AJDN
3 Year	**4.92% fixed**	30/09/2028	**7.0% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£500,000 including fees	AJAE
3 Year	**5.05% fixed**	30/09/2028	**7.0% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£100,000	£500,000 including fees	AJAG
5 Year	**4.80% fixed**	30/11/2030	**6.5% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£25,001	£500,000 including fees	AJDP
5 Year	**4.89% fixed**	30/11/2030	**6.6% APRC**	£0	£500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£500,000 including fees	AJDQ
5 Year	**5.14% fixed**	30/11/2030	**6.7% APRC**	£0	£1,500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£500,000 including fees	AJDR
5 Year	**5.14% fixed**	30/11/2030	**6.7% APRC**	£0	£3,000	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£250,000	£500,000 including fees	AJDS

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Classified as Private (Amber)

Standard Mortgage Product Range

Variable Rates

85% Loan to Value Variable Rate

Standard Variable Rate which is currently 7.44%, for the entire mortgage term

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
Term	**7.44% variable**	Term	**7.7% APRC**	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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Classified as Private (Amber)

First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term
Available for purchases only

85% 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
5 Year	**4.67% fixed**	30/09/2030	**6.4% APRC**	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£100,000	£500,000 including fees	AHQB

90% 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
5 Year	**4.67% fixed**	30/09/2030	**6.4% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£500,000 including fees	AJAH

95% Loan to Value Fixed Rates

Higher Lending Charge paid by Lender
Not available for existing customers moving property

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
5 Year	**5.19% fixed**	30/09/2030	**6.6% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£500,000 including fees	AHQD

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Classified as Private (Amber)

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 7.44%, 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	**6.9% 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	AHWX
2 Year	**4.34% 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	AHWY
2 Year	**4.47% fixed**	30/09/2027	**7.0% 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	**4.46% fixed**	30/09/2030	**6.2% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXA
5 Year	**4.53% fixed**	30/09/2030	**6.2% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXB
5 Year	**4.58% fixed**	30/09/2030	**6.3% APRC**	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXC

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	**7.0% 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	**7.0% 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	**6.7% 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	**6.8% 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	**4.52% fixed**	30/09/2030	**6.2% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXG
5 Year	**4.62% fixed**	30/09/2030	**6.3% APRC**	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXH

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Classified as Private (Amber)

Buy to Let Energy Efficient Product Range - Top Slicing

Property must have either a Predicted Energy Assessment or current valid Energy Performance Certificate with a rating of A-C
Affordability assessed using applicants' personal income to cover shortfall in rental calculation.
Reverts to our Standard Variable Rate which is currently 7.44%, 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	**4.29% fixed**	30/09/2027	**7.0% 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	**7.0% 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	AHXK
5 Year	**4.45% fixed**	30/09/2030	**6.3% APRC**	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXL
5 Year	**4.50% fixed**	30/09/2030	**6.3% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXN

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	**7.0% 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	**7.0% 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	**4.55% fixed**	30/09/2030	**6.3% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXR
5 Year	**4.60% fixed**	30/09/2030	**6.4% APRC**	£1,495	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£50,000	£750,000	AHXS

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Classified as Private (Amber)

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

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to our Standard Variable Rate which is currently 7.44%, 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	**4.25% fixed**	30/09/2027	**7.0% 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	**7.0% 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	**7.0% 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	**6.7% 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	**4.51% fixed**	30/09/2030	**6.2% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXW
5 Year	**4.58% fixed**	30/09/2030	**6.2% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXX
5 Year	**4.63% fixed**	30/09/2030	**6.3% APRC**	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXY

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	**7.0% 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	**7.0% 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	**7.0% 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	**7.0% 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	**6.7% 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	**6.7% 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	**6.8% 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	**4.57% fixed**	30/09/2030	**6.3% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYD
5 Year	**4.62% fixed**	30/09/2030	**6.2% APRC**	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYE
5 Year	**4.67% fixed**	30/09/2030	**6.3% APRC**	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYG

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Buy to Let Product Range - Top Slicing

Affordability assessed using applicants' personal income to cover shortfall in rental calculation.
Reverts to our Standard Variable Rate which is currently 7.44%, 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	**4.34% fixed**	30/09/2027	**7.0% 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	**7.0% 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	**4.50% fixed**	30/09/2030	**6.3% APRC**	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYK
5 Year	**4.55% fixed**	30/09/2030	**6.3% APRC**	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYL

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	**7.1% 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	**7.0% 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	**7.0% 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	**4.55% fixed**	30/09/2030	**6.4% APRC**	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYR
5 Year	**4.60% fixed**	30/09/2030	**6.4% APRC**	£1,495	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£50,000	£750,000	AHYS
5 Year	**4.65% fixed**	30/09/2030	**6.4% APRC**	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£50,000	£750,000	AHYT

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