

Bank of Ireland for Intermediaries New Business Product Withdrawals

11.02.2026



Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	3.92% fixed	30/04/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,500,000	AKUN
2 Year	4.12% fixed	30/04/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,500,000	AKUP

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	3.92% fixed	30/04/2028	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKUR
2 Year	3.98% fixed	30/04/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKUS
2 Year	4.07% fixed	30/04/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKUT
2 Year	4.17% fixed	30/04/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKUU
3 Year	4.13% fixed	30/04/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKUV
3 Year	4.18% fixed	30/04/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£1,000,000	AKUW
3 Year	4.24% fixed	30/04/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKUX

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	4.35% fixed	30/04/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£1,000,000	AKUY
3 Year	4.40% fixed	30/04/2029	6.4% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£1,000,000	AKUZ

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Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	4.05% fixed	30/04/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKVA
2 Year	4.09% fixed	30/04/2028	6.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£1,000,000	AKVB
2 Year	4.22% fixed	30/04/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£1,000,000	AKVC
2 Year	4.31% fixed	30/04/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKVD
3 Year	4.26% fixed	30/04/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKVE
3 Year	4.32% fixed	30/04/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£1,000,000	AKVG
3 Year	4.38% fixed	30/04/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKVH

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	4.07% fixed	30/04/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKVL
2 Year	4.13% fixed	30/04/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKVN
2 Year	4.23% fixed	30/04/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKVP
2 Year	4.38% fixed	30/04/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKVQ
3 Year	4.22% fixed	30/04/2029	6.5% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKVR
3 Year	4.26% fixed	30/04/2029	6.5% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKVS
3 Year	4.33% fixed	30/04/2029	6.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKVT
3 Year	4.42% fixed	30/04/2029	6.5% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKVU

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Classified as Private (Amber)

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	4.11% fixed	30/04/2028	6.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKVX
2 Year	4.17% fixed	30/04/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKVY
2 Year	4.23% fixed	30/04/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKVZ
2 Year	4.33% fixed	30/04/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKWA
3 Year	4.25% fixed	30/04/2029	6.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKWB
3 Year	4.29% fixed	30/04/2029	6.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKWC
3 Year	4.33% fixed	30/04/2029	6.4% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKWD
3 Year	4.40% fixed	30/04/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKWE

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	4.10% fixed	30/04/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AKWP
2 Year	4.32% fixed	30/04/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AKWQ
2 Year	4.35% fixed	30/04/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AKWR
2 Year	4.47% fixed	30/04/2028	6.7% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£500,000	AKWS
3 Year	4.25% fixed	30/04/2029	6.5% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£500,000	AKWT
3 Year	4.40% fixed	30/04/2029	6.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£500,000	AKWU
3 Year	4.50% fixed	30/04/2029	6.5% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£500,000	AKWV

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	4.79% fixed	30/04/2028	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000 including fees	AKXA
2 Year	4.95% fixed	30/04/2028	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£500,000 including fees	AKXB

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Bespoke Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	4.24% fixed	29/02/2028	6.7% APRC	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£2,500,000	AKDW
2 Year	4.34% fixed	29/02/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£2,500,000	AKDX
2 Year	4.34% fixed	29/02/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£2,500,000	AKDY

70% Loan to Value Fixed Rates

*For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

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	4.27% fixed	29/02/2028	6.7% APRC	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£2,000,000	AKEC
2 Year	4.37% fixed	29/02/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£2,000,000	AKED
2 Year	4.37% fixed	29/02/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£2,000,000	AKEE

75% Loan to Value Fixed Rates

*For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

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	29/02/2028	6.7% APRC	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£1,000,000	AKEJ
2 Year	4.40% fixed	29/02/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£1,000,000	AKEK
2 Year	4.40% fixed	29/02/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£1,000,000	AKEL

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	4.36% fixed	29/02/2028	6.7% APRC	£1,995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£1,000,000	AKER
2 Year	4.48% fixed	29/02/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£1,000,000	AKES
2 Year	4.48% fixed	29/02/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£1,000,000	AKET

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Bespoke Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	4.30% fixed	29/02/2028	6.7% APRC	£2,995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£750,000	AKEX
2 Year	4.38% fixed	29/02/2028	6.7% APRC	£1,995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£750,000	AKEY
2 Year	4.50% fixed	29/02/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£750,000	AKEZ
2 Year	4.50% fixed	29/02/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£750,000	AKFA

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	4.61% fixed	29/02/2028	6.8% APRC	£2,995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£200,000	£750,000	AKJZ
2 Year	4.69% fixed	29/02/2028	6.8% APRC	£1,995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£200,000	£750,000	AKKA
2 Year	4.79% fixed	29/02/2028	6.8% APRC	£1,495	£500	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£200,000	£750,000	AKKB
2 Year	4.76% fixed	29/02/2028	6.8% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£150,000	£750,000	AKKC

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Bespoke Green New Build Product Range

Available for new build houses only.
Property must have either a Predicted Energy Assessment or current valid Energy Performance Certificate with a rating of A or B
Reverts to our Standard Variable Rate which is currently 6.94%, 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	4.74% fixed	29/02/2028	6.4% APRC	£1,495	£750	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£200,000	£750,000	AKKL

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