Bank of Ireland Existing Customer Product Switch Range
31.03.2026

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	Early Repayment Charge	Code
2 Year	**4.71% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMEY
2 Year	**4.76% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMEZ
2 Year	**5.04% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFA
5 Year	**5.06% fixed**	31/05/2031	**6.2% APRC**	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFB
5 Year	**5.16% fixed**	31/05/2031	**6.2% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFC

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**4.77% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMFD
2 Year	**4.82% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMFE
2 Year	**5.09% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFG
3 Year	**4.91% fixed**	31/05/2029	**6.5% APRC**	£995	3% until 31/05/2028 then 2% until 31/05/2029	AMFH
3 Year	**5.09% fixed**	31/05/2029	**6.5% APRC**	£0	3% until 31/05/2028 then 2% until 31/05/2029	AMFJ
5 Year	**5.12% fixed**	31/05/2031	**6.2% APRC**	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFK
5 Year	**5.23% fixed**	31/05/2031	**6.2% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFL

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	Early Repayment Charge	Code
2 Year	**4.89% fixed**	31/05/2028	**6.8% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMFN
2 Year	**4.94% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMFP
2 Year	**5.17% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFQ
5 Year	**5.22% fixed**	31/05/2031	**6.3% APRC**	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFR
5 Year	**5.28% fixed**	31/05/2031	**6.2% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFS

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.35% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFT
5 Year	**5.42% fixed**	31/05/2031	**6.3% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFU

Help to Buy Equity Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.09% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFV
5 Year	**5.23% fixed**	31/05/2031	**6.4% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFW

First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.09% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFX
5 Year	**5.23% fixed**	31/05/2031	**6.1% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMFY

Self Cert Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.29% fixed**	31/05/2028	**6.3% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMFZ
5 Year	**5.43% fixed**	31/05/2031	**5.8% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGA

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 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	Early Repayment Charge	Code
2 Year	**4.71% fixed**	31/05/2028	**6.8% APRC**	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	AMGB
2 Year	**4.96% fixed**	31/05/2028	**6.6% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGC
2 Year	**5.41% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGD
3 Year	**5.21% fixed**	31/05/2029	**6.5% APRC**	£995	3% until 31/05/2028 then 2% until 31/05/2029	AMGE
3 Year	**5.41% fixed**	31/05/2029	**6.4% APRC**	£0	3% until 31/05/2028 then 2% until 31/05/2029	AMGG
5 Year	**5.39% fixed**	31/05/2031	**6.2% APRC**	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGH
5 Year	**5.56% fixed**	31/05/2031	**6.1% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGJ

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.11% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGK
5 Year	**5.51% fixed**	31/05/2031	**6.3% APRC**	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGL

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.51% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGN
5 Year	**5.69% fixed**	31/05/2031	**6.2% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGP

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 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	Early Repayment Charge	Code
2 Year	**4.71% fixed**	31/05/2028	**6.7% APRC**	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	AMGQ
2 Year	**4.96% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGR
2 Year	**5.41% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGS
3 Year	**5.21% fixed**	31/05/2029	**6.6% APRC**	£995	3% until 31/05/2028 then 2% until 31/05/2029	AMGT
3 Year	**5.41% fixed**	31/05/2029	**6.6% APRC**	£0	3% until 31/05/2028 then 2% until 31/05/2029	AMGU
5 Year	**5.39% fixed**	31/05/2031	**6.4% APRC**	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGV
5 Year	**5.56% fixed**	31/05/2031	**6.4% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGW

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.11% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	AMGX
5 Year	**5.51% fixed**	31/05/2031	**6.4% APRC**	£995	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMGY

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.51% fixed**	31/05/2028	**6.8% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMGZ
5 Year	**5.69% fixed**	31/05/2031	**6.5% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHA

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	Early Repayment Charge	Code
2 Year	**4.91% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMHB
5 Year	**5.06% fixed**	31/05/2031	**6.3% APRC**	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHC

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**4.98% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMHD
5 Year	**5.15% fixed**	31/05/2031	**6.3% APRC**	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHE

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.05% fixed**	31/05/2028	**6.8% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	AMHG
5 Year	**5.16% fixed**	31/05/2031	**6.3% APRC**	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHH

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.35% fixed**	31/05/2028	**6.8% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	AMHJ
5 Year	**5.42% fixed**	31/05/2031	**6.4% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	AMHK