Bank of Ireland for Intermediaries New Business Product Range

Rate bulletin - Effective from 30 March 2026

All our Mortgages revert to our Standard Variable rate - Currently 6.94% for the remainder of the mortgage term

Standard Mortgage Product Range

60% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.01% fixed**	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,500,000	AMBJ

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.86% fixed**	30/06/2028	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMBK
2 Year	**5.10% fixed**	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMBN

80% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.02% fixed**	30/06/2028	£495	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£1,000,000	AMBP
2 Year	**5.15% fixed**	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMBQ
5 Year	**4.95% fixed**	30/06/2031	£495	£0	Yes	Remortgage Only	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,000,000	AMDR
5 Year	**5.04% fixed**	30/06/2031	£0	£0	Yes	Remortgage Only	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,000,000	AMDS

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.99% fixed**	30/06/2028	£995	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	AMBR
2 Year	**5.20% fixed**	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	AMBS
5 Year	**4.94% fixed**	30/06/2031	£1,495	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	AMDX
5 Year	**5.04% fixed**	30/06/2031	£495	£0	Yes	Remortgage Only	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	AMDY

Standard Mortgage Product Range

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.14% fixed**	30/06/2028	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£500,000	AMBT
2 Year	**5.25% fixed**	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£500,000	AMBU
2 Year	**5.35% fixed**	30/06/2028	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£500,000	AMBV
5 Year	**5.05% fixed**	30/06/2031	£0	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£500,000	AMEE
5 Year	**5.14% fixed**	30/06/2031	£0	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£500,000	AMEG

95% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.58% fixed**	30/06/2028	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	Purchase Only	£25,001	£500,000 including fees	AMBW
2 Year	**5.78% fixed**	30/06/2028	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	Purchase Only	£50,000	£500,000 including fees	AMBX
5 Year	**5.39% fixed**	30/06/2031	£0	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	Purchase Only	£25,001	£500,000 including fees	AMEN
5 Year	**5.50% fixed**	30/06/2031	£0	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	Purchase Only	£50,000	£500,000 including fees	AMEP

85% LTV Variable Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	**6.94% Variable**	Term	£0	£0	No	No	• Capital Repayment	None		£25,001	£750,000	MTX

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

Affordability assessed on Rental Income only (Interest Cover Ratio)

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.71% fixed**	30/06/2028	£995	£250	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	ALWW
2 Year	**5.00% fixed**	30/06/2028	£0	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	ALWX
5 Year	**4.90% fixed**	30/06/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	ALWY
5 Year	**5.04% fixed**	30/06/2031	£0	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	ALWZ

Buy to Let Mortgage Product Range - Top Slicing

Affordability assessed using applicant's personal income to cover shortfall in rental calculation

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.79% fixed**	30/06/2028	£995	£250	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	ALXA
2 Year	**4.93% fixed**	30/06/2028	£495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	ALXB
5 Year	**4.94% fixed**	30/06/2031	£1,495	£250	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	ALXC
5 Year	**4.97% fixed**	30/06/2031	£995	£250	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	ALXD

Bespoke Standard Mortgage Product Range

60% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.84% fixed**	30/06/2028	£1,995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMBY
2 Year	**4.94% fixed**	30/06/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMBZ
2 Year	**4.94% fixed**	30/06/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMCA
5 Year	**4.92% fixed**	30/06/2031	£995	£500	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£2,500,000	AMCB

70% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.97% fixed**	30/06/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,000,000	AMCC
5 Year	**4.95% fixed**	30/06/2031	£995	£500	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£2,000,000	AMCD

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.90% fixed**	30/06/2028	£1,995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMCE
2 Year	**5.00% fixed**	30/06/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMCG
5 Year	**5.00% fixed**	30/06/2031	£995	£500	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMCH

80% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.10% fixed**	30/06/2028	£995	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMCJ
5 Year	**5.00% fixed**	30/06/2031	£1,995	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMCK

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**4.93% fixed**	30/06/2028	£2,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMCL
2 Year	**5.13% fixed**	30/06/2028	£995	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMCN
5 Year	**5.10% fixed**	30/06/2031	£995	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£750,000	AMCP

Classified as Private (Amber)

Bespoke Standard Mortgage Product Range

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.09% fixed**	30/06/2028	£2,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£200,000	£750,000	AMCQ
2 Year	**5.17% fixed**	30/06/2028	£1,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£200,000	£750,000	AMCR
2 Year	**5.40% fixed**	30/06/2028	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMCS
5 Year	**5.24% fixed**	30/06/2031	£995	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£200,000	£750,000	AMCT
5 Year	**5.28% fixed**	30/06/2031	£0	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£750,000	AMCU

Classified as Private (Amber)

Bespoke Large Loan Mortgage Product Range

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.02% fixed**	30/06/2028	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£2,500,000	AMCV
5 Year	**5.03% fixed**	30/06/2031	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£2,500,000	AMCW

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.13% fixed**	30/06/2028	£1,995	£0	No	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£2,000,000	AMCX
5 Year	**5.11% fixed**	30/06/2031	£1,995	£0	No	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£2,000,000	AMCY

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	**5.17% fixed**	30/06/2028	£3,995	£0	No	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMCZ
2 Year	**5.31% fixed**	30/06/2028	£1,995	£0	No	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMDA
2 Year	**5.44% fixed**	30/06/2028	£0	£0	No	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMDB
5 Year	**5.33% fixed**	30/06/2031	£0	£0	No	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£1,250,000	AMDC

Bespoke Standard Variable Rates

75% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	**6.94% Variable**	Term	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	None		£150,000	£2,500,000	PQQ

80% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	**6.94% Variable**	Term	£0	£0	No	No	• Capital Repayment	None		£150,000	£2,500,000	PQR

85% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	**6.94% Variable**	Term	£0	£0	No	No	• Capital Repayment	None		£150,000	£2,000,000	ZZV

90% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	**6.94% Variable**	Term	£0	£0	No	No	• Capital Repayment	None		£150,000	£1,250,000	ZZW