

Bank of Ireland Existing Customer Product Switch Range

30.04.2026

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	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMRC
2 Year	4.76% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMRD
2 Year	5.04% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRE
5 Year	4.94% fixed	31/08/2031	6.1% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMRG
5 Year	5.11% fixed	31/08/2031	6.1% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMRH

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	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMRJ
2 Year	4.82% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMRK
2 Year	5.09% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRL
3 Year	4.91% fixed	31/08/2029	6.5% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	AMRN
3 Year	5.09% fixed	31/08/2029	6.4% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	AMRP
5 Year	4.99% fixed	31/08/2031	6.1% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMRQ
5 Year	5.18% fixed	31/08/2031	6.1% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMRR

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	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMRS
2 Year	4.94% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMRT
2 Year	5.17% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRU
5 Year	5.07% fixed	31/08/2031	6.2% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMRV
5 Year	5.23% fixed	31/08/2031	6.2% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMRW

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	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRX
5 Year	5.37% fixed	31/08/2031	6.3% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMRY

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	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMRZ
5 Year	5.18% fixed	31/08/2031	6.3% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSA

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	31/08/2028	6.5% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSB
5 Year	5.18% fixed	31/08/2031	6.0% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSC

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	31/08/2028	6.3% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSD
5 Year	5.38% fixed	31/08/2031	5.7% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSE

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	4.66% fixed	31/08/2028	6.7% APRC	£1,995	3% until 31/08/2027 then 2% until 31/08/2028	AMSG
2 Year	4.91% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMSH
2 Year	5.36% fixed	31/08/2028	6.5% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSJ
3 Year	5.16% fixed	31/08/2029	6.4% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	AMSK
3 Year	5.36% fixed	31/08/2029	6.3% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	AMSL
5 Year	5.24% fixed	31/08/2031	6.1% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSN
5 Year	5.41% fixed	31/08/2031	6.0% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSP

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.06% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMSQ
5 Year	5.41% fixed	31/08/2031	6.2% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSR

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.46% fixed	31/08/2028	6.6% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSS
5 Year	5.59% fixed	31/08/2031	6.2% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMST

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	4.66% fixed	31/08/2028	6.6% APRC	£1,995	3% until 31/08/2027 then 2% until 31/08/2028	AMSU
2 Year	4.91% fixed	31/08/2028	6.6% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMSV
2 Year	5.36% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMSW
3 Year	5.16% fixed	31/08/2029	6.5% APRC	£995	3% until 31/08/2028 then 2% until 31/08/2029	AMSX
3 Year	5.36% fixed	31/08/2029	6.5% APRC	£0	3% until 31/08/2028 then 2% until 31/08/2029	AMSY
5 Year	5.24% fixed	31/08/2031	6.2% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMSZ
5 Year	5.41% fixed	31/08/2031	6.3% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMTA

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.06% fixed	31/08/2028	6.7% APRC	£995	3% until 31/08/2027 then 2% until 31/08/2028	AMTB
5 Year	5.41% fixed	31/08/2031	6.3% APRC	£995	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMTC

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.46% fixed	31/08/2028	6.7% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMTD
5 Year	5.59% fixed	31/08/2031	6.4% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMTE

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	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMTG
5 Year	4.92% fixed	31/08/2031	6.2% APRC	£1,495	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMTH

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	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMTJ
5 Year	4.99% fixed	31/08/2031	6.2% APRC	£1,495	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMTK

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	31/08/2028	6.7% APRC	£1,495	3% until 31/08/2027 then 2% until 31/08/2028	AMTL
5 Year	5.11% fixed	31/08/2031	6.3% APRC	£1,495	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMTN

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	31/08/2028	6.8% APRC	£0	3% until 31/08/2027 then 2% until 31/08/2028	AMTP
5 Year	5.37% fixed	31/08/2031	6.4% APRC	£0	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	AMTQ