

Bank of Ireland for Intermediaries New Business Product Range

13.11.2023



Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, 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	4.97% fixed	28/02/2026	7.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,500,000	9ET
2 Year	5.19% fixed	28/02/2026	7.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,500,000	9EU
3 Year	4.87% fixed	28/02/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,500,000	9EV
3 Year	5.04% fixed	28/02/2027	7.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,500,000	9EW

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	5.02% fixed	28/02/2026	7.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9EX
2 Year	5.02% fixed	28/02/2026	7.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9EY
2 Year	5.14% fixed	28/02/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9EZ
3 Year	4.99% fixed	28/02/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FA
3 Year	4.99% fixed	28/02/2027	7.4% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FB
3 Year	5.14% fixed	28/02/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FC
5 Year	4.99% fixed	31/01/2029	7.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£100,000	£1,000,000	8VH
5 Year	5.19% fixed	31/01/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£100,000	£1,000,000	8VJ
7 Year	5.09% fixed	31/01/2031	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2028 then 3% until 31/01/2030 then 2% until 31/01/2031	£100,000	£1,000,000	8VK

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	5.24% fixed	28/02/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9FD
2 Year	5.39% fixed	28/02/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£1,000,000	9FE
3 Year	5.14% fixed	28/02/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FF
3 Year	5.39% fixed	28/02/2027	7.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	9FG

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Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, 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	5.36% fixed	28/02/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FH
2 Year	5.49% fixed	28/02/2026	7.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FJ
2 Year	5.49% fixed	28/02/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FK
2 Year	5.84% fixed	28/02/2026	7.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£750,000	9FL
3 Year	5.29% fixed	28/02/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	9FM
3 Year	5.40% fixed	28/02/2027	7.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	9FN
5 Year	5.19% fixed	31/01/2029	7.2% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£100,000	£750,000	8VQ
5 Year	5.29% fixed	31/01/2029	7.2% APRC	£995	£500	No	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£100,000	£750,000	8VR
5 Year	5.29% fixed	31/01/2029	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£100,000	£750,000	8VS
7 Year	5.17% fixed	31/01/2031	6.8% APRC	£995	£0	No	Yes	• Capital Repayment	4% until 31/01/2028 then 3% until 31/01/2030 then 2% until 31/01/2031	£25,001	£750,000	8VT
7 Year	5.22% fixed	31/01/2031	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2028 then 3% until 31/01/2030 then 2% until 31/01/2031	£100,000	£750,000	8VU

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	5.74% fixed	28/02/2026	7.8% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£25,001	£500,000	9FP
2 Year	5.87% fixed	28/02/2026	7.9% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£500,000	9FQ
3 Year	5.67% fixed	28/02/2027	7.6% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£25,001	£500,000	9FR
5 Year	5.39% fixed	31/01/2029	7.2% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£500,000	8VY
5 Year	5.50% fixed	31/01/2029	7.2% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£100,000	£500,000	8VZ
7 Year	5.34% fixed	31/01/2031	6.8% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/01/2028 then 3% until 31/01/2030 then 2% until 31/01/2031	£25,001	£500,000	8WA

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Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, for the rest of the mortgage term

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	6.18% fixed	28/02/2026	7.9% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£25,001	£500,000 including fees	9FS
2 Year	6.38% fixed	28/02/2026	8.0% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 28/02/2025 then 2% until 28/02/2026	£100,000	£500,000 including fees	9FT
5 Year	5.75% fixed	31/01/2029	7.3% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£500,000 including fees	8WD

Variable Rates

85% Loan to Value Variable Rate

Standard Variable Rate which is currently 8.04%, 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	8.04% variable	Term	8.4% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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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 8.04%, 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	5.34% fixed	31/01/2026	7.9% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9CW
2 Year	5.44% fixed	31/01/2026	7.9% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9CX
2 Year	5.59% fixed	31/01/2026	7.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9CY
5 Year	5.25% fixed	31/01/2029	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9CZ

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	5.49% fixed	31/01/2026	7.9% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DA
2 Year	5.75% fixed	31/01/2026	7.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DB
2 Year	5.75% fixed	31/01/2026	7.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£50,000	£750,000	9DC
2 Year	6.19% fixed	31/01/2026	7.9% APRC	£0	£0	No	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DD
5 Year	5.29% fixed	31/01/2029	7.1% APRC	£2,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DE
5 Year	5.29% fixed	31/01/2029	7.2% APRC	£2,495	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	9DF
5 Year	5.33% fixed	31/01/2029	7.1% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DG
5 Year	5.40% fixed	31/01/2029	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DH
5 Year	5.40% fixed	31/01/2029	7.1% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	9DJ
5 Year	5.59% fixed	31/01/2029	7.1% APRC	£0	£0	No	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DK

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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 8.04%, 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	5.40% fixed	31/01/2026	7.8% APRC	£2,495	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DL
2 Year	5.49% fixed	31/01/2026	7.8% APRC	£1,995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DM
2 Year	5.66% fixed	31/01/2026	7.8% APRC	£995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DN
5 Year	5.25% fixed	31/01/2029	7.0% APRC	£1,995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DP

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	5.55% fixed	31/01/2026	7.8% APRC	£2,495	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DQ
2 Year	5.66% fixed	31/01/2026	7.8% APRC	£1,995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DR
2 Year	5.82% fixed	31/01/2026	7.8% APRC	£995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 31/01/2025 then 2% until 31/01/2026	£25,001	£750,000	9DS
2 Year	5.82% fixed	31/01/2026	7.8% APRC	£995	£250	No	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 31/01/2025 then 2% until 31/01/2026	£50,000	£750,000	9DT
5 Year	5.32% fixed	31/01/2029	7.1% APRC	£2,495	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DU
5 Year	5.32% fixed	31/01/2029	7.0% APRC	£2,495	£250	No	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	9DV
5 Year	5.36% fixed	31/01/2029	7.1% APRC	£1,995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DW
5 Year	5.40% fixed	31/01/2029	7.0% APRC	£1,495	£250	No	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£50,000	£750,000	9DX
5 Year	5.44% fixed	31/01/2029	7.1% APRC	£995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 31/01/2026 then 3% until 31/01/2028 then 2% until 31/01/2029	£25,001	£750,000	9DY

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