

# Bank of Ireland Existing Customer Product Switch Withdrawals

## 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	31/05/2028	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