

Product Switch Mortgages

Existing Customers



- All the details on our rates are correct from 30/04/2024. Our rates can be removed at any time, without notice.
- The rates you'll be able to choose from depend on the type of mortgage you have and your Loan to Value (LTV). Your LTV ratio is the amount you owe on your mortgage as a percentage of how much your property is worth. For example if you owe £75,000 and your property is worth £100,000, your LTV would be 75%.
- Visit bankofirelanduk.com/hub to register and log into your hub. You'll see what your interest rate and LTV is. Or, you can visit bankofirelanduk.com/get-in-touch if you need to speak with us.
- All our fixed interest rates move onto a variable when the fixed period ends. Post Office residential mortgages move on to our **Standard Variable Rate (SVR), which is currently 8.04%**. Post Office Buy to Let mortgages move on to **9.74% which is Bank of England Base Rate plus 4.49%**. Your mortgage will stay on the variable rate for the length of your mortgage unless you switch to another deal. You can apply for a new fixed rate six months before your current deal ends.

Standard Mortgages

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.34% fixed	31/08/2026	7.7% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACAU
2 Year	5.64% fixed	31/08/2026	7.6% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACAV
5 Year	5.14% fixed	31/08/2029	6.8% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAW
5 Year	5.29% fixed	31/08/2029	6.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACAX

Representative Example:

A mortgage of £76,926 payable over 11 years initially on a fixed rate for 2 years at 5.39% and then on our lender's current variable rate of 8.04% for the remaining 9 years would require 24 monthly payments of £792 and 104 monthly payments of £879.

The total amount payable would be £110,561 made up of the loan amount plus interest (£33,440), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.3% APRC representative.

Post Office® Mortgages are provided by Bank of Ireland UK.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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Standard Mortgages

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.44% fixed	31/08/2026	7.7% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACAY
2 Year	5.69% fixed	31/08/2026	7.6% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACAZ
5 Year	5.24% fixed	31/08/2029	6.8% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBA
5 Year	5.34% fixed	31/08/2029	6.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBB

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.74% fixed	31/08/2026	7.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACBC
5 Year	5.39% fixed	31/08/2029	6.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBD

Help to Buy Guarantee Mortgages

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.79% fixed	31/08/2026	7.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACBH
5 Year	5.44% fixed	31/08/2029	6.9% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBJ

First Start Mortgages

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.79% fixed	31/08/2026	7.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACBE
5 Year	5.44% fixed	31/08/2029	6.9% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBG

Buy to Let Mortgages - ICR (Interest Cover Ratio)

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2026	8.9% APRC	£1,995	3% until 31/08/2025 then 2% until 31/08/2026	ACBK
2 Year	5.42% fixed	31/08/2026	8.8% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACBL
2 Year	5.69% fixed	31/08/2026	8.7% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACBN
5 Year	5.09% fixed	31/08/2029	7.4% APRC	£1,995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBP
5 Year	5.24% fixed	31/08/2029	7.4% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBQ
5 Year	5.49% fixed	31/08/2029	7.4% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBR

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.54% fixed	31/08/2026	8.9% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACBS
5 Year	5.34% fixed	31/08/2029	7.4% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBT

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.89% fixed	31/08/2026	8.8% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACBU
5 Year	5.54% fixed	31/08/2029	7.4% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBV

Buy to Let Mortgages - Top Slicing

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.14% fixed	31/08/2026	8.9% APRC	£1,995	3% until 31/08/2025 then 2% until 31/08/2026	ACBW
2 Year	5.42% fixed	31/08/2026	9.0% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACBX
2 Year	5.69% fixed	31/08/2026	9.0% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACBY
5 Year	5.09% fixed	31/08/2029	7.7% APRC	£1,995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACBZ
5 Year	5.24% fixed	31/08/2029	7.7% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACCA
5 Year	5.49% fixed	31/08/2029	7.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACCB

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.54% fixed	31/08/2026	9.0% APRC	£995	3% until 31/08/2025 then 2% until 31/08/2026	ACCC
5 Year	5.34% fixed	31/08/2029	7.7% APRC	£995	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACCD

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.89% fixed	31/08/2026	9.0% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ACCE
5 Year	5.54% fixed	31/08/2029	7.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ACCG

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