Bespoke BOI New Business Product Range
11.06.2025

Bank of Ireland UK
Intermediaries

Standard Mortgage Product Range

All our products are available for Purchases and Remortgages
Reverts to our Standard Variable Rate which is currently 7.44%, 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	**4.42% fixed**	30/09/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£2,500,000	AHQN
2 Year	**4.52% fixed**	30/09/2027	**7.0% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£2,500,000	AHQP
2 Year	**4.52% fixed**	30/09/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£2,500,000	AHQQ
3 Year	**4.51% fixed**	30/09/2028	**6.8% APRC**	£1,495	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£2,500,000	AHQR
5 Year	**4.53% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,500,000	AHQS
5 Year	**4.60% fixed**	30/09/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,500,000	AHQT

70% Loan to Value Fixed Rates

***For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV**

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	**4.46% fixed**	30/09/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£2,000,000	AHQU
2 Year	**4.56% fixed**	30/09/2027	**7.0% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£2,000,000	AHQV
2 Year	**4.56% fixed**	30/09/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£2,000,000	AHQW
5 Year	**4.57% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,000,000	AHQY
5 Year	**4.65% fixed**	30/09/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,000,000	AHQZ

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Classified as Private (Amber)

Standard Mortgage Product Range

All our products are available for Purchases and Remortgages
Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

***For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV**

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	**4.49% fixed**	30/09/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£1,000,000	AHRA
2 Year	**4.62% fixed**	30/09/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£1,000,000	AHRB
2 Year	**4.62% fixed**	30/09/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£1,000,000	AHRC
3 Year	**4.60% fixed**	30/09/2028	**6.9% APRC**	£1,495	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£1,000,000	AHRD
5 Year	**4.64% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRE
5 Year	**4.70% fixed**	30/09/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRG

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	**4.53% fixed**	30/09/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£1,000,000	AHRH
2 Year	**4.65% fixed**	30/09/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£1,000,000	AHRJ
2 Year	**4.65% fixed**	30/09/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£1,000,000	AHRK
3 Year	**4.61% fixed**	30/09/2028	**6.9% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£1,000,000	AHRL
5 Year	**4.68% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRN
5 Year	**4.76% fixed**	30/09/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRP

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Classified as Private (Amber)

Standard Mortgage Product Range

All our products are available for Purchases and Remortgages
Reverts to our Standard Variable Rate which is currently 7.44%, 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	**4.55% fixed**	30/09/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£750,000	AHRQ
2 Year	**4.67% fixed**	30/09/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£750,000	AHRR
2 Year	**4.67% fixed**	30/09/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£750,000	AHRS
3 Year	**4.67% fixed**	30/09/2028	**6.9% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£750,000	AHRT
5 Year	**4.70% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHRU
5 Year	**4.78% fixed**	30/09/2030	**6.5% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHRV
5 Year	**4.78% fixed**	30/09/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHRW

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	**4.79% fixed**	30/09/2027	**7.2% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£250,000	£750,000	AHRX
2 Year	**4.89% fixed**	30/09/2027	**7.2% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£250,000	£750,000	AHRY
2 Year	**5.02% fixed**	30/09/2027	**7.1% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£150,000	£750,000	AHRZ
3 Year	**4.79% fixed**	30/09/2028	**6.9% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£250,000	£750,000	AHSA
3 Year	**4.89% fixed**	30/09/2028	**6.9% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£250,000	£750,000	AHSB
3 Year	**4.94% fixed**	30/09/2028	**6.9% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£750,000	AHSC
5 Year	**4.88% fixed**	30/09/2030	**6.6% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£250,000	£750,000	AHSD
5 Year	**4.95% fixed**	30/09/2030	**6.6% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£250,000	£750,000	AHSE
5 Year	**4.99% fixed**	30/09/2030	**6.6% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHSG

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Classified as Private (Amber)

Green New Build Houses

Available for new build houses only.
Property must have either a Predicted Energy Assessment or current valid Energy Performance Certificate with a rating of A or B
Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

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	**4.95% fixed**	30/09/2027	**7.2% APRC**	£995	£750	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£250,000	£750,000	AHSH
5 Year	**4.95% fixed**	30/09/2030	**6.6% APRC**	£995	£750	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£250,000	£750,000	AHSJ

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Large Loan Mortgage Product Range

All our products are available for Purchases and Remortgages
Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

***For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV**

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	**4.50% fixed**	30/09/2027	**7.0% APRC**	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£2,500,000	AHSK
2 Year	**4.60% fixed**	30/09/2027	**7.0% APRC**	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£2,500,000	AHSL
5 Year	**4.66% fixed**	30/09/2030	**6.5% APRC**	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,500,000	AHSN
5 Year	**4.73% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,500,000	AHSP

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	**4.55% fixed**	30/09/2027	**7.1% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£2,000,000	AHSQ
2 Year	**4.65% fixed**	30/09/2027	**7.0% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£2,000,000	AHSR
5 Year	**4.71% fixed**	30/09/2030	**6.5% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,000,000	AHSS
5 Year	**4.77% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,000,000	AHST

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	**4.57% fixed**	30/09/2027	**7.1% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£1,500,000	AHSU
2 Year	**4.67% fixed**	30/09/2027	**7.1% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£1,500,000	AHSV
5 Year	**4.73% fixed**	30/09/2030	**6.5% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,500,000	AHSW
5 Year	**4.78% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,500,000	AHSX

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Large Loan Mortgage Product Range

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Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

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	**4.90% fixed**	30/09/2027	**7.1% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£1,000,000	AHSY
2 Year	**5.04% fixed**	30/09/2027	**7.1% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£1,000,000	AHSZ
2 Year	**5.16% fixed**	30/09/2027	**7.1% APRC**	£0	£0	No	No	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£750,000	£1,000,000	AHTA
5 Year	**4.89% fixed**	30/09/2030	**6.6% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,000,000	AHTB
5 Year	**4.98% fixed**	30/09/2030	**6.6% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,000,000	AHTC
5 Year	**5.04% fixed**	30/09/2030	**6.6% APRC**	£0	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,000,000	AHTD

Variable Rates

75% Loan to Value Variable Rate

Standard Variable Rate which is currently 7.44%, for the entire mortgage term
***For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV**

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	**7.44% variable**	Term	**7.6% APRC**	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	None	£150,000	£2,500,000	PQQ

80% Loan to Value Variable Rate

Standard Variable Rate which is currently 7.44%, 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	**7.44% variable**	Term	**7.6% APRC**	£0	£0	No	No	• Capital Repayment	None	£150,000	£2,000,000	PQR

85% Loan to Value Variable Rate

Standard Variable Rate which is currently 7.44%, 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	**7.44% variable**	Term	**7.6% APRC**	£0	£0	No	No	• Capital Repayment	None	£150,000	£1,500,000	ZZV

90% Loan to Value Variable Rate

Standard Variable Rate which is currently 7.44%, 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	**7.44% variable**	Term	**7.6% APRC**	£0	£0	No	No	• Capital Repayment	None	£150,000	£1,000,000	ZZW

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