Bank of Ireland Existing Customer Product Switch Withdrawals 31.03.2026

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	**4.61% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALXG
2 Year	**4.66% fixed**	31/05/2028	**6.6% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALXH
2 Year	**4.94% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALXJ
5 Year	**4.96% 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	ALXK
5 Year	**5.06% 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	ALXL

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**4.67% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALXN
2 Year	**4.72% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALXP
2 Year	**4.99% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALXQ
3 Year	**4.81% fixed**	31/05/2029	**6.5% APRC**	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALXR
3 Year	**4.99% fixed**	31/05/2029	**6.4% APRC**	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALXS
5 Year	**5.02% 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	ALXT
5 Year	**5.13% 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	ALXU

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	**4.80% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALXV
2 Year	**4.84% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALXW
2 Year	**5.07% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALXX
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	ALXY
5 Year	**5.18% 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	ALXZ

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.25% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALYA
5 Year	**5.32% 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	ALYB

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	**4.99% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALYC
5 Year	**5.13% 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	ALYD

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	**4.99% fixed**	31/05/2028	**6.5% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALYE
5 Year	**5.13% fixed**	31/05/2031	**6.0% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALYG

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	**5.19% fixed**	31/05/2028	**6.3% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALYH
5 Year	**5.33% fixed**	31/05/2031	**5.7% APRC**	£0	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALYJ

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	**4.61% fixed**	31/05/2028	**6.7% APRC**	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	ALYK
2 Year	**4.86% fixed**	31/05/2028	**6.6% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALYL
2 Year	**5.31% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALYN
3 Year	**5.11% fixed**	31/05/2029	**6.4% APRC**	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALYP
3 Year	**5.31% fixed**	31/05/2029	**6.3% APRC**	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALYQ
5 Year	**5.29% 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	ALYR
5 Year	**5.46% 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	ALYS

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.01% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALYT
5 Year	**5.41% 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	ALYU

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.41% fixed**	31/05/2028	**6.6% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALYV
5 Year	**5.59% 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	ALYW

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	**4.61% fixed**	31/05/2028	**6.6% APRC**	£1,995	3% until 31/05/2027 then 2% until 31/05/2028	ALYX
2 Year	**4.86% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALYY
2 Year	**5.31% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALYZ
3 Year	**5.11% fixed**	31/05/2029	**6.5% APRC**	£995	3% until 31/05/2028 then 2% until 31/05/2029	ALZA
3 Year	**5.31% fixed**	31/05/2029	**6.5% APRC**	£0	3% until 31/05/2028 then 2% until 31/05/2029	ALZB
5 Year	**5.29% 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	ALZC
5 Year	**5.46% 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	ALZD

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.01% fixed**	31/05/2028	**6.7% APRC**	£995	3% until 31/05/2027 then 2% until 31/05/2028	ALZE
5 Year	**5.41% 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	ALZG

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.41% fixed**	31/05/2028	**6.7% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALZH
5 Year	**5.59% 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	ALZJ

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	**4.81% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALZK
5 Year	**4.96% fixed**	31/05/2031	**6.2% APRC**	£1,495	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	ALZL

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**4.88% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALZN
5 Year	**5.05% 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	ALZP

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**4.95% fixed**	31/05/2028	**6.7% APRC**	£1,495	3% until 31/05/2027 then 2% until 31/05/2028	ALZQ
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	ALZR

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	**5.25% fixed**	31/05/2028	**6.8% APRC**	£0	3% until 31/05/2027 then 2% until 31/05/2028	ALZS
5 Year	**5.32% 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	ALZT